Urban Poverty in Canada

A STATISTICAL PROFILE

Kevin K. Lee

CANADIAN
COUNCIL
ON SOCIAL
DEVELOPMENT

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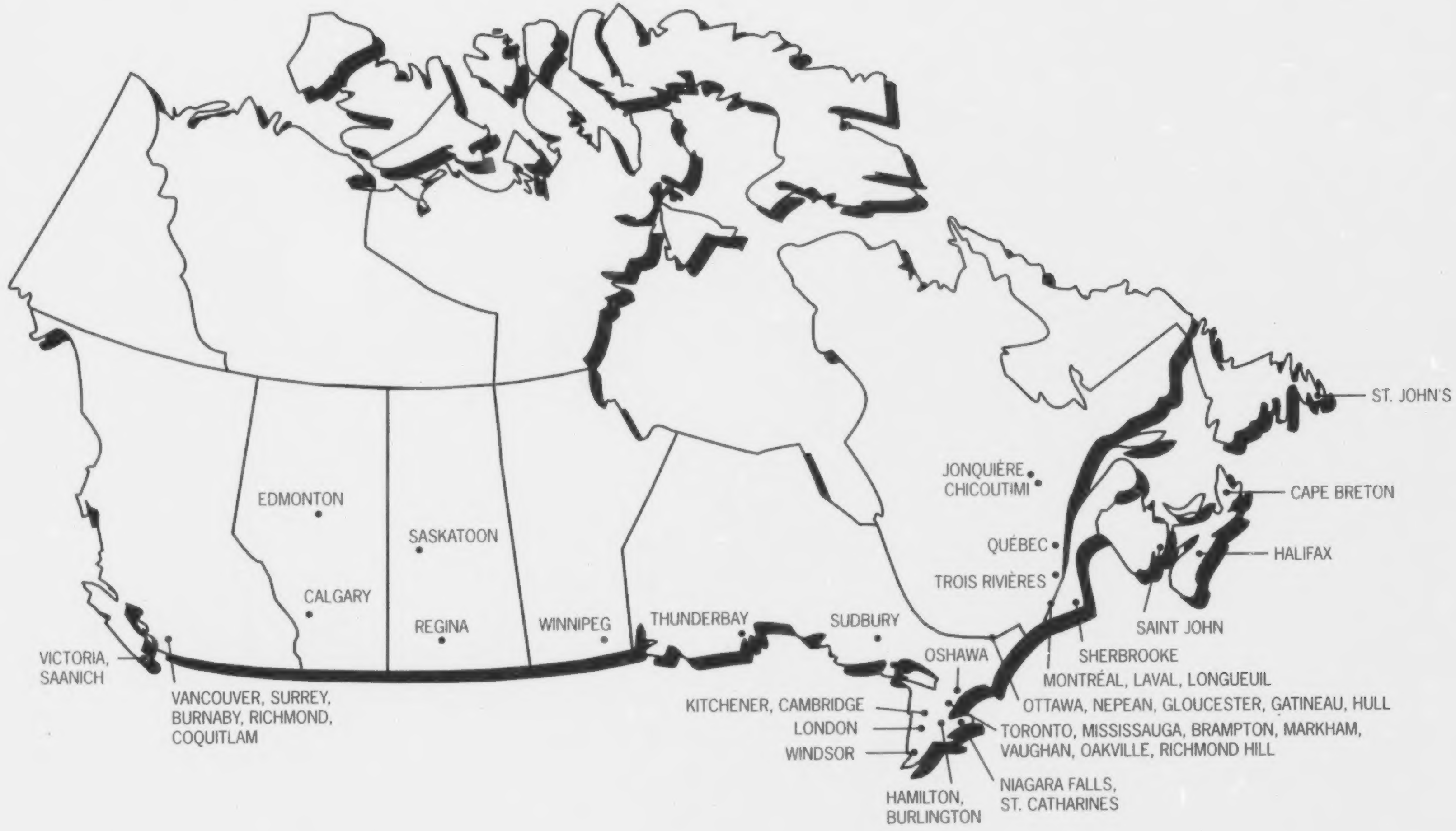
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PREFACE

In 1996, the Canadian Council on Social Development (CCSD) published a small study on poverty in Canadian metropolitan areas using data from the 1991 Census. That report, entitled *A Statistical Profile of Urban Poverty*, by Clarence Lochhead and Richard Shillington, generated a lot of interest. Local level data on poverty were difficult to come by, and the study proved valuable to many people involved in anti-poverty initiatives in their communities.

In the following years, the CCSD decided to design a more detailed follow-up study, using data from the 1996 Census. However, due to the substantial costs of acquiring the necessary custom data from Statistics Canada, the CCSD needed partners to help support the initiative. As well, it was felt that having the direct involvement of people who would be using such data for their own purposes would help raise awareness of Canada's poverty problem and would facilitate more research activities to address the issue.

Thus, the Urban Poverty Project was developed to carry out three primary activities: 1) to provide relevant local level poverty data of use to the project partners; 2) to search for factors underlying differences in poverty among communities; and, 3) to help fund the development of this research report. Many regional and municipal level governments, as well as a wide range of community-based organizations, were eager to participate.

Through the efforts of the many project partners across the country and work by CCSD staff, the most comprehensive poverty data network in Canada has been built. The project involves data-users in 19 different locations, with local consortiums operating in many of these locations. In total, over 70 different regional and municipal authorities and local organizations have their own poverty databases containing detailed information about their community. Furthermore, the partners in the project all use a common template of variables to examine the issue of poverty.

This Urban Poverty Project has helped raise awareness about poverty issues in communities across Canada and in many places that have never seen detailed poverty statistics on their particular area. It is the CCSD's hope that these data and this report will serve as important references for continued work on poverty in Canada. The CCSD is proud to be a part of this initiative, and we look forward to carrying on the tradition in the future using data from the upcoming 2001 Census.

ACKNOWLEDGEMENTS

As with most projects of this size, the work contained in this report is the result of many people's efforts. I am grateful to them all.

The CCSD's Urban Poverty Project would not have been possible without the generous support of our many partners in this project. Their commitment to the study of poverty in their communities and their willingness to be part of the project provided the resources necessary to develop the database used for this research. As well, many national partners spent countless hours organizing consortiums of local partners in their communities.

Many thanks to individuals, from East to West, at the Cape Breton Regional Municipality, Metro United Way (Halifax), City of Saint John, Human Development Council (Saint John), Regional Municipality of Ottawa-Carleton, National Association of Friendship Centres, Regional Municipality of Durham, City of Toronto, York Region, Regional Municipality of Peel, Regional Municipality of Halton, Regional Municipality of Hamilton-Wentworth, Regional Municipality of Waterloo, City of London, City of Windsor, City of Thunder Bay, City of Regina, City of Edmonton, City of Calgary, City of Vancouver, United Way of the Lower Mainland and Capital Urban Poverty Project coalition (Victoria) for facilitating the development of the project. Thanks also to the numerous other local partners who supported the project.

Staff at Statistics Canada played an invaluable role in providing data for the project. Anne Lupien, Joanne McIvor and Sandra Gorman at the National Capital Commission Statistical Reference Centre spent long hours working out the details to meet the challenging data requirements of the project.

A number of current and former CCSD staff also lent their considerable expertise to this project. Clarence Lochhead and Grant Schellenberg were instrumental in helping to design the data order for the project. Pierre Laliberté, Gail Fawcett, Jean Kunz and Paul Roberts provided valuable input into selected sections of the report. Cheryl Engler provided excellent research support for Chapter 3. Ellen Adelberg and Nancy Perkins expertly guided the report to print, and Jim Young edited the report with a keen attention to detail. As well, CCSD board members David Hay and Cathy Wright offered many insightful comments regarding the content of the report.

And finally, I'd like to thank David Ross who provided unwavering support throughout the project. I am truly grateful for his invaluable assistance in the development of the project and in the analysis and editing of the report.

The author takes full responsibility for all views and opinions, as well as for any errors that may be present in the contents of this report.

EXECUTIVE SUMMARY

Urban Poverty in Canada brings a novel perspective to the study of poverty in Canada by examining it at the local level and comparing the situation in cities across the country. Using data from the 1996 Census and Statistics Canada's Low Income Cut-offs to measure poverty, the study demonstrates that substantial differences in income exist within and among Canadian communities.

Overview of Findings

The main findings of the study include the following:

- Poverty increased throughout Canada in the early 1990s, but more so in metropolitan areas. Metropolitan populations grew by 6.9 per cent between 1990 and 1995, while poor populations in these areas grew by 33.8 per cent, far outstripping the overall growth. In contrast, areas outside of metropolitan regions grew by 4.7 per cent, and the poor populations in those areas grew by 18.2 per cent.
- Variations in poverty rates were substantial among cities in 1995, and some patterns emerged with respect to the economic regions in which cities were located. Cities in Québec tended to have the highest poverty rates, while cities in southern Ontario tended to have the lowest rates. Cities in the Atlantic provinces, the Prairies and British Columbia had poverty rates that ranged widely. Among cities, Montréal had the highest poverty rate and Oakville had the lowest.
- Centrally located cities are the traditional economic cores of most metropolitan areas, but they also had the highest rates of poverty. While just over half of metropolitan populations lived in central cities, almost two-thirds of the urban poor lived there. In comparison, the poor in suburban or adjacent regions within metropolitan areas were under-represented and those areas tended to have lower poverty rates. For example, the poverty rate in the city of Toronto was 27.6 per cent, compared to Oakville's rate of 9.9 per cent – both cities within the same metropolitan area.
- The number of high-poverty neighbourhoods increased between 1980 and 1995. While most metropolitan areas had at least some high-poverty neighbourhoods, three-fifths (60.0 per cent) were located in Montréal and Toronto. As the number of high-poverty neighbourhoods grew, they covered a larger geographic area and included a greater number of families. As a result, families in these neighbourhoods accounted for a larger proportion of all families – both poor and non-poor – in any given city. Although the geographic concentration of poor families has long been acknowledged in many U.S. cities, this report shows that concentrated poverty also exists in Canada.
- Certain population groups were more likely than others to be poor. The average poverty rate among all city residents was 24.5 per cent. In contrast, 62.4 per cent of non-permanent residents (comprised of refugee claimants, foreign students and foreign workers) lived below the poverty line – the highest rate among the groups examined. The next highest poverty rate was among Aboriginal people (55.6 per cent), followed by recent immigrants (52.1 per cent), visible minorities (37.6 per cent), and persons with disabilities (36.1 per cent). As well, poverty rates were relatively high among children and youth and among elderly women. For households, the average poverty rates among lone-parent families (59.2 per cent) and unattached individuals (45.2 per cent) were also relatively high.
- Education and employment are important factors in the likelihood of being poor, but they are no guarantee against poverty. In general, the chances of living in poverty decreased as education levels, employment activity and occupational skill levels increased. However, for a certain proportion of the population, high educational achievement, full employment and high skill levels did not protect individuals and their families from poverty.

- Poverty rates for certain population groups varied considerably among the cities, so that individuals or families with similar circumstances faced different risks of being poor. For example, lone-parent families in Cape Breton were more than twice as likely to be poor than were lone-parent families in Vaughan. Furthermore, some people with low-poverty characteristics had higher poverty rates in some cities than did people with high-poverty characteristics. For example, someone in Montréal with a post-secondary certificate was more likely to be poor than someone without a high school degree in most cities.
- Variations among city poverty rates are influenced to some extent by differences in city population compositions. Standardizing population shares by annual employment activity, household type, immigrant status and visible minority status produced the most changes in city rankings. Cities with population shares widely different from the average experienced the most change in rank as a result of standardization. However, no one group is responsible for city poverty rate variations, as rate variations are apparent among all groups.
- To some extent, variations in city poverty rates are reflected in average incomes of families. Although the average income of working-age families was $60,400, it ranged from $42,300 in Cape Breton to $96,200 in Oakville – more than double the income from top to bottom. Earnings and government transfers to families also varied widely among the cities, suggesting that families in different cities receive different mixes of income from the labour market and government programs.
- The average income of poor families with working-age members was $14,500, only one-quarter the average income of all working-age families. This was largely due to huge differences in earnings: the average earnings of poor families totaled only 12.9 per cent of the amount that all families had in earnings.
- The income quintile analysis – an income comparison technique that does not use the LICO – also showed vast differences in incomes among the cities. The analysis presented the shares of households in quintiles based on common "national urban" cut-offs. Some cities – such as Trois-Rivières, Montréal and Sherbrooke – had large proportions of households in the lowest income group, while other cities – such as Vaughan, Oakville and Burlington – had small proportions in this quintile.
- The average poverty gap among working-age poor families was $12,200. The gap varied considerably among cities, reflecting differing degrees of poverty. The size of the poverty gap did not correspond to city poverty rates.
- Since 1995, the overall labour market has improved, but budget cuts to income security programs have deepened. Indicators such as metropolitan unemployment rates and shares of full-time employment suggest that improvements in the labour market between 1995 and 1998 have been uneven. The result of these trends on city poverty rates is unclear and will continue to be until the next Census in 2001.

Implications of Findings

The findings in this report have implications for the future study of poverty, as well as for responses to address the problem of poverty.

- Reponses to poverty are appropriate in every community examined. While the issue may have a larger profile in some cities than in others, the findings in this report show that no community is immune to poverty. Any level of poverty has implications for the amount of social cohesion and social inclusion in the communities and in the country as a whole.
- Any response to poverty in Canada should recognize its spatial component. Considerable differences in poverty rates signify that the prosperity and opportunity that many Canadians enjoy are not being shared equally by citizens within communities and among communities. Furthermore, concentrations of poverty in Canadian neighbourhoods may lead to the isolation of those residents from employment networks, as is evident in some inner cities in the United States.
- Extreme poverty rates among Aboriginal people, recent immigrants and non-permanent residents, visible minorities, persons with disabilities, lone-parent families and unattached individuals are evident in most communities. This suggests that there are real barriers preventing these groups from acquiring adequate incomes. Because these groups are faced with employment disadvantages unlike those faced by other people in Canada, improvements in the labour

market alone are not the sole solution to their structural poverty.

- Poverty rates differ among cities, in part, because of differences in the composition of the cities' populations. However, the presence of certain groups is not the sole reason for high poverty rates in any city because poverty rates vary among all groups. Furthermore, demographic compositions can only partially explain any poverty rate variations.

- A community's human capital, indicated by its average levels of education and occupational skills, is linked to the poverty rate of that community. As such, programs that facilitate the development of education and skills can boost incomes and lower poverty rates. Post-secondary educational institutions play a large role in raising human capital, as do the variety of government- and community-sponsored training programs. Support services can also make an enormous difference in poor peoples' lives and can facilitate their personal development.

- Local economies are linked to local poverty rates. The relationship between annual employment activity and poverty demonstrates that lack of employment is associated with higher poverty. Each city has a unique economy and its performance has implications for the local labour market. In some cities, relatively high poverty rates suggest that the local economy does not provide sufficient employment for many area residents. In other cities, particularly those in prosperous regions, high poverty rates suggest that good jobs are not equally accessible to all residents. If Canadians value differentiated communities that contribute to the country's economy and sense of history, policies must find ways for local residents of these areas to survive and prosper.

- Governments, the private sector, community groups and citizens must work together to address poverty. Governments have traditionally been viewed as having the primary responsibility to respond to poverty in Canada. However, both the private sector – as the main engine of job creation – and community groups – as providers of support services and advocates – also have important roles to play. What is needed is a coordinated response to address high poverty levels. Effective solutions to poverty are possible if these sectors can agree on common goals and work together.

Poverty is not simply a problem for people who have fallen on hard times. Its scope is much wider than that, and it should be a concern to all Canadians. Poverty rates are indicators of the health of citizens and the state of institutions. As well, poverty rates are predictors of things to come – poverty has detrimental impacts on the long-term health of children. Unhealthy children will, in time, affect the health of the nation. Current poverty rates show that all sectors still have much work to do to address the problem of poverty in urban Canada.

URBAN POVERTY IN CONTEXT

Introduction

> **The question of who has the money – and who doesn't – is the cornerstone of urban process and urban policy.**
>
> *Robert W. Lake, Acting Director, Center for Urban Policy Research, Rutgers University*

The continuing problem of poverty in Canada is impossible to ignore. Almost daily, the media run stories highlighting the fact that some people are living on much less money than others. Such stories include the single mother trying to make ends meet for her family, the young high school drop-out barely surviving on a minimum-wage job, or the senior widow on a fixed income trying to pay the rent. The rate of child poverty has become another national indicator of our sense of well-being. Homelessness and panhandling are now highly visible on the streets of major Canadian cities. Despite Canada's relative wealth as a western industrialized nation, its persistent levels of poverty clearly demonstrate that opportunity and prosperity are not being shared equally among its citizens.

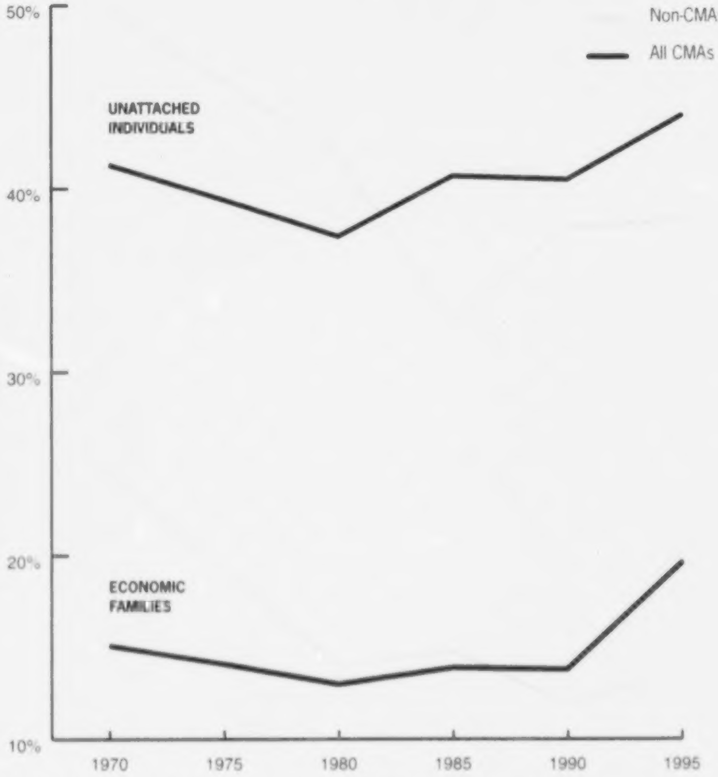
Most Canadians live in large urban areas, despite the country's considerable geographic size. Between 1951 and 1996, the share of all Canadians living in metropolitan areas[1] rose from less than half (46 per cent) to nearly two-thirds (63 per cent).[2] As urban areas have grown, the incidence of poverty among their populations has also increased. As shown in Figure Intro.1, until 1985, poverty rates among unattached individuals over the last quarter-century were higher outside census metropolitan areas (CMAs) than rates within these areas. Family poverty rates have followed a similar pattern. Metropolitan poverty rates were higher in 1995 than at any time since 1970.

The rise in urban poverty is due to a myriad of complex factors, some of which can be attributed to recent structural changes in Canada.

→ Economic restructuring over the past quarter-century has changed the nature of work.

FIGURE INTRO.1

POVERTY RATES AMONG ECONOMIC FAMILIES AND UNATTACHED INDIVIDUALS, CMAs AND NON-CMAs, 1970 TO 1995



Note: Data shown for 1975 is the calculated median between 1970 and 1985 data points.

Sources: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996, 1991, 1986, 1981 and 1971 Censuses of Canada, Cat. nos. 93F0020XCB96004 (1996), 93-338 (1991), 94-128 (1986), 95-943 (1981), 92-937 (1981); Census of Canada 1971 Special Series: "Geography, families and economic characteristics."

Introduction: Urban Poverty in Context

Increasingly, new jobs are characterized as either high-skill and high-wage, or low-skill and low-wage.[3] As well, the last two recessions have led to increases in the incidence and duration of unemployment, and decreases in participation rates.

- Household structures are changing, with an increasing number of households headed by a lone parent or single person. Although couples often become dual-earner families to increase their ability to make ends meet, lone-parent families and unattached individuals have fewer options to gain additional income.
- Governments are reducing the scope of important social security programs, such as Employment Insurance and social assistance (welfare), leaving people who have no employment with even less income than before.

These changes have implications for the material income levels of many families and individuals. For most households, income from market sources – which is primarily drawn from participation in the paid labour market – and from government transfers are the primary means of protection against poverty.[4] Figure Intro.2 shows the sources of income in 1997 for households divided into quintiles – five equal groups based on household income. The figure demonstrates that as household incomes rise, so does the proportion of household income that is derived from the marketplace. Households in the top four quintiles received over 60 per cent of their income from the market, and households in the lowest quintile received an average of 10 per cent of their income from this source. Overall, the market is the primary source of income for most households. However, when market incomes drop, government transfers become critically important for many low-income Canadian households. Government transfers can act as a buffer against poverty for many households, and they constitute the primary source of income for many households in poverty. Figure Intro.2 also shows that although households in the lowest quintile received the largest share of their income through transfers, households at all quintile levels received at least some transfer income.

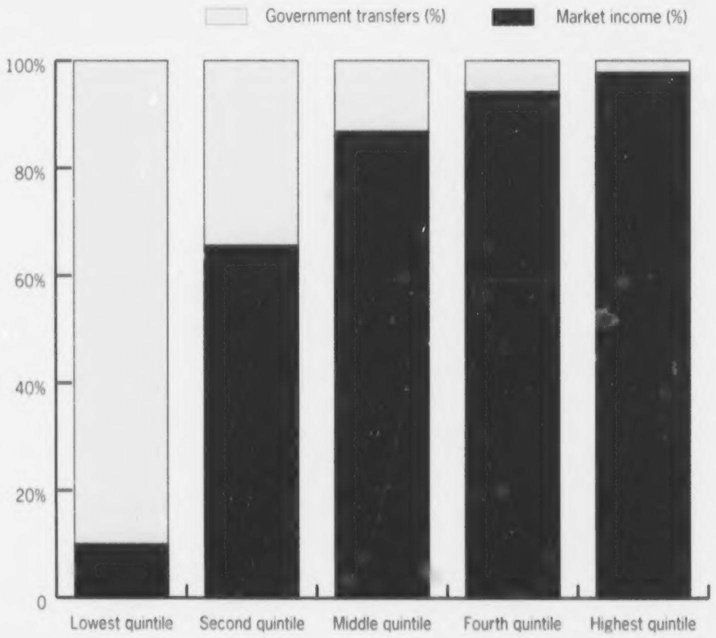
The uniqueness of each Canadian city means that the face of poverty can look quite different depending upon one's location. Each community has its own characteristics and economy, and to the extent that these factors influence poverty rates, they can be predictors of area poverty rates; because local factors vary, so do local poverty rates.

Content Overview

The primary objective of this report is to provide a portrait of urban poverty in Canada. Furthermore, data are presented at a level that many people can relate to: the local level. The effects of poverty are most strongly felt at the local level, even though they are often due to trends and conditions at global and national levels. The report's secondary objective is to explore local factors that contribute to variations in poverty levels in

FIGURE INTRO.2

SOURCES OF HOUSEHOLD INCOME BY QUINTILE, SHOWING PER CENT RECEIVED FROM MARKET AND TRANSFER SOURCES, CANADA, 1997



Note: Quintiles were established by dividing all households into five equal groups.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Survey of Consumer Finances microdata file.

different urban areas. By examining differences in the demographic and labour market characteristics of cities, we can identify factors that contribute to poverty rate variations. The report's goal is to help foster a greater understanding of the growing issue of urban poverty in Canada and to stimulate the search for effective solutions.

For the purposes of this research, poverty is defined using Statistics Canada's before-tax Low Income Cut-offs (LICOs). Statistics Canada itself does not define the LICO as a poverty line, but instead refers to people with incomes below the LICO as living in "straitened circumstances." However, most people who comment on poverty agree that living in straitened circumstances in a wealthy country such as Canada constitutes relative income poverty. This author agrees with that perspective, and believes that the use of the LICO to measure poverty, in this report and elsewhere, is entirely appropriate. No measure of poverty is perfect – including the LICO – but the LICO has many benefits. It is a fair and valid measure, consistently defined over time. It is adjusted for inflation, changes in Canadian spending patterns, household size and community size. The LICO measures the amount of income that it takes to live and participate as a citizen in Canada. As well, strong evidence suggests that children raised on incomes below the LICO have less healthy development.[5]

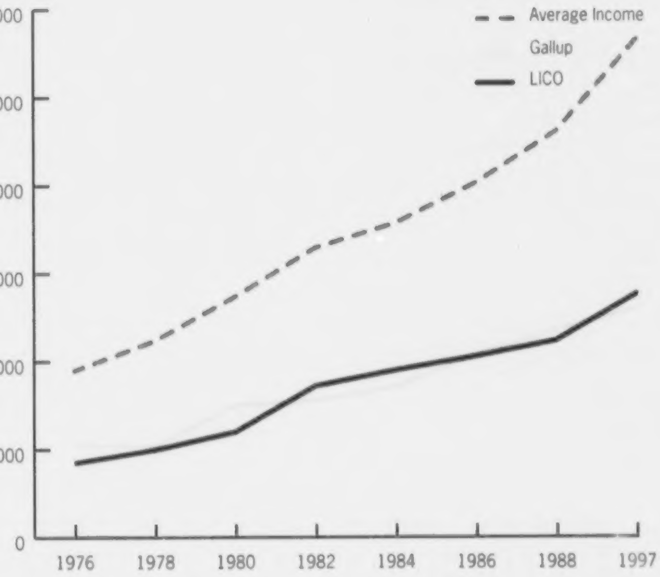
The LICO is also a good indicator of the public's perception of poverty. Gallup Canada, administrators of the Gallup Poll, have surveyed Canadians on their views of income adequacy since 1976. Gallup asks a sample of adults, "What do you think is the least amount of money a family of four needs each week to get along in this community?" Figure Intro.3 shows that Gallup results (adjusted to reflect annual inflation) and the LICO have been reliably close for more than two decades.

Some readers may feel uncomfortable with the use of the LICO as a measure of poverty (i.e., a poverty line) in Canada. They may agree that the LICO measures households with low incomes – as Statistics Canada states – but argue that it does not actually measure poverty. If so, this author encourages those readers not to dwell upon the poverty label used to describe persons living below the LICO. Regardless of whether the reader believes that the LICO actually measures poverty, it is useful as a well-tested measure of material low income that allows for a consistent examination of low-income trends. These facts about the LICO (and those discussed above) should not be ignored. If nothing else, readers should agree that the statistics presented here indicate that many Canadians are struggling to support their families and to participate as full citizens. For a further discussion of this measure, see *Appendix A1* in this report.

The main sources of data used in this report are custom tabulations of the 1991 and 1996 Censuses, and income data from these sources refer to 1990 or 1995 pre-tax income. The geographic unit used most extensively in this research is the city, defined by Statistics Canada as the ***census subdivision*** or ***CSD***. Urban areas are also compared using geographic units such as the municipal region (***census division*** or ***CD***), metropolitan area (***census metropolitan area*** or ***CMA***), and neighbourhood (***census tract*** or ***CT***).[6]

FIGURE INTRO.3

CANADIANS' PERCEPTIONS OF POVERTY, 1976 TO 1997



Note: Amounts adjusted to 1997 dollars.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada and selected Gallup Polls.

Introduction: Urban Poverty in Context

The report contains a wide range of poverty-related statistics, using the LICO as the common indicator to contrast the situation in different areas. *Chapter 1* compares poverty rates at various geographic levels. It examines poverty rates at the metropolitan level and compares these metropolitan rates to national, provincial and city rates. As well, poverty rates for selected municipal regions are compared to national, provincial and city rates. These comparisons show the range of poverty rates among metropolitan areas or municipal regions, and among the cities within these geographies. As well, poverty rate differences between central cities and surrounding areas are examined.

However, studying poverty at these levels is only part of the picture. Examining incomes at the neighbourhood level is also important in understanding the nature of urban poverty. Research in *Chapter 1* identifies high-poverty neighbourhoods based on the proportion of poor families in the area. It then determines the growth in the number of these neighbourhoods, the metropolitan areas in which these neighbourhoods are located, the number of families living in these neighbourhoods, and the extent to which poor families in a given CMA live in these neighbourhoods.

Chapter 2 examines who is living in poverty in Canadian cities. The chapter begins by exploring the incidence of poverty by age and gender. Population groups with particularly high rates of poverty are discussed, including immigrants, members of visible minority groups, Aboriginal persons, and persons with disabilities. Poverty rates among different types of households – such as lone-parent families and single people – are also explored.

Chapter 3 delves into the relationships between education and poverty, and between employment and poverty. Every city has a unique local economy that provides a distinct mix of opportunities to the local workforce. As well, economic restructuring is fundamentally changing many of these local economies. Education is a key indicator of success in this context. This chapter begins with a brief discussion of labour market trends in Canada and the importance of skills and education. The second section examines the likelihood of living in poverty for people at various education levels in different cities. The third section examines the poverty rates among working-age persons based on their annual employment activity and occupational skill levels.

Chapter 4 explores income levels from two sources: earnings and government transfers. The paid labour force is the primary source of income for most households at higher income levels, although all households receive income through direct and indirect government transfers. However, the primary source of income for poor households is through government income security programs, reflecting the stark economic differences between all households and poor households. This chapter begins with an overview of public income security programs in order to provide a context for discussions on sources of income. It then provides income profiles of poor households and compares these to income profiles of all households.

As well, the chapter looks at the increasing "poverty gap" – the amount of money that would be needed to bring the incomes of poor families up to the LICO, in other words, the deficiency in poor families' incomes. To illustrate the extent to which individuals and families rely on government transfers, some figures on "market poverty" are also provided. Market poverty is calculated by subtracting a family's income obtained from government transfers from its total income, then comparing the result to the LICO. Figures on market poverty provide some idea about the number of individuals and families whose incomes could drop below the LICO if it were not for the financial support of government security programs. As well, it suggests the depth of poverty they might experience if government transfers were withdrawn.

In addition, *Chapter 4* uses common benchmarks to explore the distribution of incomes in each city without the use of the LICO. Households in census metropolitan areas (CMAs) are pooled, then divided into five equal groups – or quintiles – according to income levels. The result is a set of "national urban" income cut-offs, which are then applied to households in each city to show variations in local income distributions. This exercise demonstrates, for example, that some cities have a larger-than-average share of low-income households, and others have a larger-than-average share of high-income households.

To some extent, poverty rate variations among cities are linked to the composition of their populations. Members of different population groups have a different likelihood of living in poverty. As such, the disproportionate presence of a particular group in the population can influence a city's overall poverty rate. *Chapter 5* explores this relationship using two statistical techniques.

The first technique asks the question, "If each city had identical shares of selected population groups, how would their poverty rates change relative to each other?" To answer, the composition of each city's population by selected characteristics is "standardized," and a new poverty rate is calculated. By observing differences between the ranking of cities by their actual poverty rates and their standardized poverty rates, the influence that different population compositions may have on city poverty rates becomes apparent.

The second statistical technique used in this chapter addresses the question, "How much do changes in the poverty rates of vulnerable groups affect city poverty rates?" This exercise reduces the poverty rate of high-poverty groups by 25 per cent, then recalculates the city poverty rate based on this change. In order to isolate the impact of each group's poverty-rate reduction, this "targeted poverty reduction" technique is carried out separately for each group.

Chapters 1 through *5* each conclude with a summary section that highlights the main findings of the chapter.

Finally, *Chapter 6* provides an overview of the important findings from the previous chapters and discusses indicators of trends in city poverty rates. As a result of the findings, some implications and areas of further research are also suggested.

Appendix A contains discussions about the poverty measure, sources of data, and geographic units used in this report. As well, the Appendix contains a Pearson correlation analysis showing the strength of the statistical relationship between the share of a given group in city population and that city's poverty rate. This analysis is carried out to supplement the findings from the techniques used in *Chapter 5*. The Appendix concludes with supporting tables, a glossary, and a bibliography.

Appendix B includes reference data for use by researchers, policy-makers, concerned citizens and other interested parties. Poverty statistics in table format are presented for Canada, the provinces, municipal regions, metropolitan areas and cities.

Readers interested in poverty in selected cities are encouraged to manually highlight them in the tables and figures as they proceed through the body of the report. Data for individual cities are often presented in a group of all cities, and the order of presentation can change from one table or figure to another. By highlighting the particular cities of interest, readers may find it easier to assess poverty in those cities, as well as make comparisons to other cities.

Endnotes

[1] A census metropolitan area (CMA) is a very large urban area (known as the urban core), together with adjacent urban and rural areas (known as urban and rural fringes) which have high degrees of social and economic integration with the urban core. A CMA has an urban core population of at least 100,000, based on the previous census. See *Appendix A* for a discussion of data sources and geographical units used in this research.

[2] Burke, Mary Anne. "Urban Canada" in *Canadian Social Trends*, Winter 1987, Statistics Canada, Catalogue No. 11-008-XPE, pp. 12-18, 1987, and Statistics Canada, 1996 Census, custom tabulations.

[3] Banting, Keith G., Charles M. Beach, and Gordon Betcherman. "Polarization and Social Policy Reform: Evidence and Issues," in *Labour Market Polarization and Social Policy Reform*, 1995.

[4] See *Chapter 4* for income source definitions.

[5] Ross, David P. and Roberts, Paul. *Income and Child Well-being: A New Perspective on the Poverty Debate*. Ottawa: CCSD, 1999.

[6] The terms in brackets are geographic units defined and coined by Statistics Canada. In this report, more user-friendly terms are often used to describe these units: CMAs are referred to as metropolitan areas; CDs are referred to as municipal regions, regional governments or regional districts; CSDs are referred to as cities; and CTs are referred to as neighbourhoods. See *Appendix A* for a discussion of data sources and geographic units used in this research

Chapter 1

POVERTY BY GEOGRAPHY

This chapter answers the question, "How do poverty levels in different urban areas compare?" Just as provincial figures can hide rural/urban differences, the geographic level of detail at which urban poverty in Canada is examined is important in revealing differences within and between cities. For example, two metropolitan areas in the same province may have vastly different poverty rates. Similarly, rates for a single metropolitan area can mask pockets of poverty within that metropolitan area. Comparisons of urban poverty rates demonstrate that the likelihood of being in poverty has much to do with where one lives.

While poverty in urban areas can be explored in a number of different ways, several key comparisons are useful.[1]

- One series of comparisons uses geographic units called census *metropolitan areas (CMAs)*.[2] Based on commuting patterns of the local labour force, these units are statistically defined to reflect a large urban core and the adjacent communities that are well integrated economically and socially. Poverty rates in CMAs are compared to rates in other CMAs, Canada, the provinces, and large cities within CMA boundaries.[3] As well, comparisons between 1990 and 1995 CMA poverty rates, and large-city poverty rates, show changes in poverty over time.
- Another series of comparisons uses the boundaries of *municipal regions (census divisions or CDs)* as the central unit of comparison. These geographic units are administratively defined, and they represent the delivery area for a range of services, including social assistance in many localities. Poverty rates in CDs are compared to rates in other CDs, Canada, the provinces, and large cities within CD boundaries. Poverty rate differences in central and peripheral urban areas can be highlighted in both these CMA and CD sets of comparisons.
- Finally, *neighbourhoods (census tracts or CTs)* with high poverty rates among families are identified and discussed. This section reviews whether the number of high-poverty neighbourhoods grew between 1980 and 1995, and whether more poor families lived in these neighbourhoods. It also shows the metropolitan areas that are home to these high-poverty neighbourhoods.

Poverty in Urban Areas, 1990-1995

Through the first half of the 1990s, the number of Canadians living in poverty increased at a rapid rate. Indeed, growth in the poor population far outpaced that of the overall population. Moreover, the growth in the number of persons living in poverty was particularly evident in CMAs, where a disproportionate number of poor persons now live.

Table 1.1 shows poverty rates for Canada, within and outside CMAs, in 1990 and 1995. As well, the table shows poverty rates within and outside large cities in CMAs. Approximately 4.3 million persons – or one in six Canadians – lived in households with incomes below the LICO in 1990. That year, two-thirds (66.6 per cent) of the poor population in Canada lived in metropolitan areas, and just over half (51.0 per cent) lived in large cities within those metropolitan areas.

Between 1990 and 1995, Canada's total population increased by 6.1 per cent, whereas its poor population increased by 28.6 per cent. In 1995, approximately 5.5 million persons – almost one in five individuals – were poor in Canada. Although the total population in CMAs increased by 6.9 per cent between 1990 and 1995, the poor population grew at an even faster rate over that five-year period, increasing by 33.8 per cent. As a result of this faster growth of the poor population in metropolitan areas, proportionally more of Canada's poor lived in these areas in 1995 than in 1990. In 1995, 63.2 per cent of the overall population of Canada lived in CMAs, whereas 69.3 per cent

TABLE 1.1

POOR POPULATIONS AND POVERTY RATES, WITHIN AND OUTSIDE CMAs, 1990-1995

	1990			1995			1990 to 1995 per cent growth	
	Total population	Poor population	Poverty rate (%)	Total population	Poor population	Poverty rate (%)	Total population	Poor
CANADA	26,396,000	4,289,000	16.2	28,011,000	5,514,000	19.7	6.1	28.6
CMAs	16,551,000	2,855,000	17.2	17,700,000	3,819,000	21.6	6.9	33.8
Large cities	11,448,000	2,186,000	19.1	12,147,000	2,972,000	24.5	6.1	36.0
Remainder of CMA	5,103,000	670,000	13.1	5,552,000	847,000	15.3	8.8	26.5
Outside CMAs	9,845,000	1,434,000	14.6	10,312,000	1,695,000	16.4	4.7	18.2

Note: CMAs include the CA of Cape Breton. Large cities within CMAs include CSDs with populations 100,000 and historic central CSDs with populations under 100,000.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1991 and 1996 Censuses, custom tabulations and Catalogue No. 95-313.

of all poor people in the country lived in those areas.

The growth in poor populations in CMAs between 1990 and 1995 was greatest in the large cities within CMAs. In these cities, the poor population grew by 36.0 per cent. By 1995, poor residents in large cities in CMAs constituted 53.9 per cent of the poor population in Canada.

Overall, these data show that the growth in Canada's poor population significantly outstripped the growth in the overall population in a relatively short time period, particularly in large cities in CMAs. As well, poverty is primarily an urban phenomenon – a poor person is more likely to live in a CMA than elsewhere.

Poverty in Provinces

In most provinces, poverty rates were higher in metropolitan areas than in other urban or rural areas in 1995 (see Table 1.2). Nationally, the poverty rate was highest in CMAs (21.6 per cent), followed by the rate in urban areas outside CMAs (17.2 per cent) and in rural areas (15.7 per cent). This pattern was similar for most provinces, except in Newfoundland and Saskatchewan where rural poverty rates were higher than those in urban areas. Within CMAs in each province, the poverty rate was highest in Québec (25.8 per cent). For urban areas outside CMAs, the poverty rate was highest in Saskatchewan (20.6 per cent), and the rural poverty rate was highest in Newfoundland (23.6 per cent).

Poverty in Metropolitan Areas, 1990-1995

Based on the assumption that the cost of living is higher in larger cities, Statistics Canada's LICOs are adjusted for the size of a community. The CMAs in this research are examined by applying two series of LICOs: one set for metropolitan areas with populations of 500,000 and greater (large CMAs), and another set for metropolitan areas

TABLE 1.2

POOR POPULATIONS AND POVERTY RATES FOR CANADA AND PROVINCES, WITHIN AND OUTSIDE CMAs, 1995

	CMAs			Outside CMAs					
				Urban			Rural		
	Total population	Poor population	Poverty rate (%)	Total population	Poor population	Poverty rate (%)	Total population	Poor population	Poverty rate (%)
CANADA	17,700,000	3,819,000	21.6	5,127,000	879,000	17.2	5,184,000	816,000	15.7
Newfoundland	171,000	33,000	19.5	103,000	19,000	18.7	270,000	64,000	23.6
Prince Edward Island	0	0	0	51,000	10,000	20.3	80,000	10,000	12.0
Nova Scotia	441,000	87,000	19.6	172,000	32,000	18.4	276,000	49,000	17.7
New Brunswick	124,000	25,000	20.0	229,000	43,000	18.8	368,000	69,000	18.8
Québec	4,609,000	1,189,000	25.8	925,000	189,000	20.4	1,439,000	253,000	17.6
Ontario	7,539,000	1,449,000	19.2	1,784,000	275,000	15.4	1,239,000	144,000	11.6
Manitoba	654,000	151,000	23.0	122,000	23,000	19.1	260,000	40,000	15.2
Saskatchewan	406,000	80,000	19.6	147,000	30,000	20.6	377,000	60,000	16.0
Alberta	1,659,000	341,000	20.6	472,000	71,000	15.1	482,000	69,000	14.4
British Columbia	2,097,000	464,000	22.2	1,122,000	186,000	16.6	392,000	58,000'	14.8

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE 1.3

POOR POPULATIONS AND POVERTY RATES FOR CMAs, BY CMA SIZE, 1995

	Total population	Poor population	Poverty rate (%)
All CMAs, 500,000 +	13,868,400	3,149,100	22.7
Montréal	3,270,700	892,900	27.3
Vancouver	1,802,400	419,200	23.3
Winnipeg	654,200	150,600	23.0
Québec	657,700	149,800	22.8
Edmonton	847,600	180,500	21.3
Toronto	4,215,000	890,700	21.1
Calgary	811,500	160,500	19.8
Hamilton	616,000	117,100	19.0
Ottawa-Hull	993,400	187,800	18.9
All CMAs, less than 500,000	3,718,400	641,700	17.3
Cape Breton	113,000	28,200	25.0
Trois-Rivières	136,200	31,900	23.4
Sherbrooke	142,600	32,400	22.8
Saskatoon	215,400	46,100	21.4
Chicoutimi-Jonquière	157,700	32,600	20.7
Saint John	123,600	24,800	20.0
St. John's	171,300	33,400	19.5
Halifax	327,600	58,300	17.8
Regina	190,600	33,500	17.6
London	392,700	68,100	17.3
Sudbury	158,200	27,300	17.3
St. Catharines-Niagara	366,000	58,800	16.1
Windsor	275,200	43,300	15.7
Victoria	294,400	45,200	15.4
Kitchener	378,400	55,300	14.6
Thunder Bay	123,000	17,800	14.5
Oshawa	265,500	32,800	12.4

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

with populations under 500,000 (smaller CMAs).[4] As such, data for the CMAs in this section are presented according to these two categories.

As shown in Table 1.3, over 3.1 million individuals living in CMAs with populations of 500,000 and greater were living below the poverty line in 1995. Seven of the nine largest CMAs had poverty rates above the national average.

Some highlights from the table are presented here.

→ Among poor persons in large CMAs, 69.9 per cent lived in the CMAs of Montréal, Vancouver and Toronto.

→ The CMA of Montréal had 892,900 poor persons, the highest number in any CMA.

→ Toronto CMA had the next highest number of poor residents, at 890,700 persons.

→ Montréal had the highest poverty rate among large CMAs (27.3 per cent), followed by Vancouver and Winnipeg (23.3 per cent and 23.0 per cent, respectively).

→ With a poverty rate of 18.9 per cent, Ottawa-Hull had the lowest poverty rate of the large CMAs – 8.4 percentage points lower than that of Montréal.

Among the 17 smaller CMAs, the following data can be seen:

→ The combined poor population in the smaller CMAs was less than the poor population in either Montréal or Toronto. Altogether, these smaller CMAs were home to 641,700 persons living below the poverty line.

→ Generally, poverty rates among the smaller CMAs were higher in Atlantic Canada and Québec than in the rest of the country. Ranked

TABLE 1.4

POVERTY RATES AND RELATIVE RANK FOR CMAs, BY CMA SIZE, 1990-1995

	1990		1995		Changes 1990 to 1995	
	Rank	Poverty rate (%)	Rank	Poverty rate (%)	Rank	% point
CMAs with populations 500,000 and over		18		22.7		4.7
Montréal	1	22.2	1	27.3	0	5.1
Vancouver	5	17.9	2	23.3	3	5.4
Winnipeg	2	20.7	3	23.0	-1	2.3
Québec	4	18.7	4	22.8	0	4.1
Edmonton	3	19.4	5	21.3	-2	1.9
Toronto	8	15.0	6	21.1	2	6.1
Calgary	6	17.7	7	19.8	-1	2.1
Hamilton	7	15.5	8	19.0	-1	3.5
Ottawa-Hull	9	14.6	9	18.9	0	4.3
CMAs with populations less than 500,000		14.4		17.3		2.9
Cape Breton	1	20.7	1	25.0	0	4.3
Trois-Rivières	2	20.3	2	23.4	0	3.1
Sherbrooke	3	19.9	3	22.8	0	2.9
Saskatoon	4	18.9	4	21.4	0	2.5
Chicoutimi-Jonquière	7	15.9	5	20.7	2	4.8
Saint John	5	17.3	6	20.0	-1	2.7
St. John's	6	16.3	7	19.5	-1	3.2
Halifax	10	14.1	8	17.8	2	3.7
Regina	8	15.9	9	17.6	-1	1.7
London	11	13.6	10	17.3	1	3.7
Sudbury	12	13.5	11	17.3	1	3.8
St. Catharines-Niagara	14	12.8	12	16.1	2	3.3
Windsor	9	14.6	13	15.7	-4	1.1
Victoria	13	13.5	14	15.4	-1	1.9
Kitchener	16	11.7	15	14.6	1	2.9
Thunder Bay	15	12.1	16	14.5	-1	2.4
Oshawa	17	9.2	17	12.4	0	3.2

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1991 and 1996 Censuses, custom tabulations.

by their poverty rates, seven of the top eight smaller CMAs were in these two regions.

- One of every four persons in Cape Breton was poor (25.0 per cent), which had the highest incidence among these areas.
- Oshawa, with a poverty rate of 12.4 per cent, had the lowest rate among these areas – less than half the rate of Cape Breton.

Table 1.4 shows the growth in poverty rates between 1990 and 1995 for the larger and smaller CMAs, ranked by their 1995 poverty rates. The poverty rate grew more in the large metropolitan areas than in the country as a whole. While the incidence of poverty increased by 3.5 percentage points nationally over this five-year period, it increased by 4.7 percentage points in the large CMAs (with 500,000+ population), compared to a 2.9 percentage point increase in the smaller CMAs (under 500,000 population).

Among all CMAs, the three largest (Toronto, Montréal and Vancouver) experienced the greatest increase in their poverty rates – over five percentage points in each city. Vancouver had the greatest increase in its rate relative to the other large CMAs. Between 1990 and 1995, it rose three places in a ranking of the large CMAs by their poverty rates.

TABLE 1.5

POVERTY RATES FOR CANADA, PROVINCES, CMAs AND OUTSIDE CMAs, 1995

Canada and Provinces		**CMAs**		**Outside CMAs**	
CANADA	19.7	All CMAs	21.6	All outside CMAs	16.4
Newfoundland	21.4	St. John's	19.5	Outside CMAs	22.2
Prince Edward Island	15.2			Outside CMAs	15.2
Nova Scotia	18.8	Cape Breton	25.0	Outside CMAs	18.0
		Halifax	17.8		
New Brunswick	19.0	Saint John	20.0	Outside CMAs	18.8
Québec	23.4	Montréal	27.3	Outside CMAs	18.7
		Trois-Rivières	23.4		
		Québec	22.8		
		Sherbrooke	22.8		
		Chicoutimi-Jonquière	20.7		
		Ottawa-Hull (QC part)	20.3		
Ontario	17.7	Toronto	21.1	Outside CMAs	13.9
		Hamilton	19.0		
		Ottawa-Hull (ON part)	18.4		
		London	17.3		
		Sudbury	17.3		
		St. Catharines-Niagara	16.1		
		Windsor	15.7		
		Kitchener	14.6		
		Thunder Bay	14.5		
		Oshawa	12.4		
Manitoba	20.6	Winnipeg	23.0	Outside CMAs	16.4
Saskatchewan	18.3	Saskatoon	21.4	Outside CMAs	17.3
		Regina	17.6		
Alberta	18.4	Edmonton	21.3	Outside CMAs	14.7
		Calgary	19.8		
British Columbia	19.6	Vancouver	23.3	Outside CMAs	16.1
		Victoria	15.4		

Note: Ottawa-Hull is the only CMA that crosses provincial boundaries. It is shown as two separate CMAs here in order to compare it to provincial poverty rates.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

The poverty rates in most CMAs were higher than the rates in their respective provinces. As shown in Table 1.5, 16.4 per cent of the Canadian population outside of CMAs (including rural and non-metropolitan urban areas) were living in poverty, compared to 21.6 per cent living in poverty within CMAs in 1995. This situation is to be expected: rural areas have experienced lower poverty rates than large cities for almost one decade.[5] However, the magnitude of the difference between poverty rates in CMAs and non-CMAs within the same province is sometimes striking. For example, the poverty rate in Montréal is almost nine percentage points higher than the rate in non-CMA Québec. In contrast, a handful of metropolitan areas – including the CMAs of St. John's, Halifax, Oshawa and Victoria – have lower poverty rates than the non-CMA areas in their respective provinces.

Taken together, CMAs reflect part of what has been referred to as the "Canadian urban system."[6] Bourne and Flowers define the urban system as:

> "... the sum of the nation's urban fabric. ... the set of cities in a given region or country that share certain attributes and are bound together by formal and informal linkages, by flows of people, goods and ideas, as well as by social norms and values, and that, as a result and in varying degrees, function as an integrated system."

These authors characterize the core and periphery areas within Canada's urban system in an effort to establish the relative position of various urban areas within that system. They define the urban system core as having three distinct nodes: "the southern Ontario/southwestern Québec (or Windsor-to-Montréal) corridor; southwestern BC (Victoria to the Okanagan); and central Alberta." They admit that although these definitions are subjective and arbitrary, they are "simply intended to reflect the continuing shift of the country's population and economic activity from the eastern provinces and much of Ontario and Québec to the west, and notably to the urban areas of Alberta and BC."[7] One assumes that these core areas have economic advantages in relation to other urban areas due to their size and location within the system. Also, it can be assumed that CMAs with larger populations are often more economically prosperous than smaller ones because they are more likely to act as regional economic or service centres.

However, being located in a core area or having a relatively large population did not guarantee that a CMA had a low poverty rate. For example, Montréal and Toronto had the highest CMA poverty rates in Québec and Ontario, despite being the largest and most economically influential CMAs in these provinces and in the Windsor-to-Montréal corridor. On the other hand, the CMA of Thunder Bay is outside the Windsor-to-Montréal corridor, yet it had a lower poverty rate than most of the CMAs within the corridor. In Atlantic Canada, Halifax is the largest CMA and it had the lowest poverty rate among the metropolitan areas in that region. In contrast, Winnipeg had both the largest population and the highest CMA poverty rate in Manitoba and Saskatchewan. There was little difference between the poverty rates of Edmonton and Calgary, both of which are located within the central Alberta core area. However, there were substantial differences between the poverty rates in the CMAs of Victoria and Vancouver, both of which are located within the Victoria-Okanagan corridor. These data suggest that there is little obvious relationship between a CMA's core/periphery status or population size and its respective poverty rate. In other words, poverty rate variations among CMAs cannot be explained by these factors alone.

Poverty in Metropolitan Cities, 1990-1995

Due to the sheer population size of many CMAs, it is useful to break down these areas into smaller units for analysis. This section examines large cities in CMAs, known as municipalities or census subdivisions (CSDs).

Large cities are included in the analysis if they are located within a metropolitan area, and if they have a population of more than 100,000 or historically they are a central city of that metropolitan area. For example, Gloucester is included because it is part of the Ottawa-Hull CMA and has a population of over 100,000. Hull is also included in the Ottawa-Hull CMA, despite having a population of less than 100,000 because it is historically a central city in that area. In the following chapters, CSDs are the primary geographic units of analysis.

Although large cities are not always consistently defined (they are established by provincial statutes), they are similar in many ways. They are the largest and generally the most densely populated components of any metropolitan area. At the same time, they are small enough to be meaningful to their residents and to allow differences in local

TABLE 1.6

POOR POPULATIONS AND POVERTY RATES FOR CITIES, BY CMA SIZE, 1995

	Total population	Poor population	Poverty rate (%)
Within CMAs, population 500,000 +	9,645,900	2,468,900	25.6
Montréal	988,300	407,300	41.2
Québec	163,000	56,500	34.7
Vancouver	506,200	156,800	31.0
Longueuil	126,300	38,200	30.3
Hull	61,000	17,800	29.2
Ottawa	314,400	88,900	28.3
Burnaby	176,100	48,900	27.8
Toronto	2,350,200	649,500	27.6
Hamilton	317,400	87,500	27.6
Edmonton	606,700	158,000	26.0
Richmond	148,000	38,400	26.0
Winnipeg	606,800	147,400	24.3
Coquitlam	100,200	22,300	22.3
Laval	325,800	69,900	21.4
Surrey	301,700	64,500	21.4
Calgary	760,200	156,400	20.6
Gatineau	100,000	19,500	19.5
Richmond Hill	101,400	17,800	17.5
Mississauga	541,600	88,900	16.4
Markham	172,400	25,100	14.6
Nepean	113,900	16,000	14.1
Gloucester	102,400	14,000	13.6
Brampton	266,700	36,400	13.6
Vaughan	132,100	15,900	12.1
Burlington	135,800	14,100	10.4
Oakville	127,400	12,600	9.9
Within CMAs, population less than 500,000	2,501,600	503,300	20.1
Trois-Rivières	46,400	14,300	30.8
Sherbrooke	73,300	21,800	29.7
Saint John	70,800	19,100	27.0
Victoria	70,500	17,700	25.1
Cape Breton	113,000	28,200	25.0
Halifax	110,700	27,100	24.5
Jonquière	55,800	13,100	23.5
St. John's	99,800	23,400	23.4
Saskatoon	190,600	43,500	22.8
Chicoutimi	61,500	13,300	21.6
Sudbury	90,400	19,200	21.2
Windsor	194,600	38,200	19.6
London	321,300	60,400	18.8
Regina	177,600	32,500	18.3
Niagara Falls	76,100	13,900	18.2
St. Catharines	128,400	22,900	17.8
Kitchener	176,000	29,500	16.8
Oshawa	132,600	21,600	16.3
Thunder Bay	111,800	17,100	15.3
Cambridge	100,200	13,700	13.7
Saanich	100,100	12,900	12.9

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

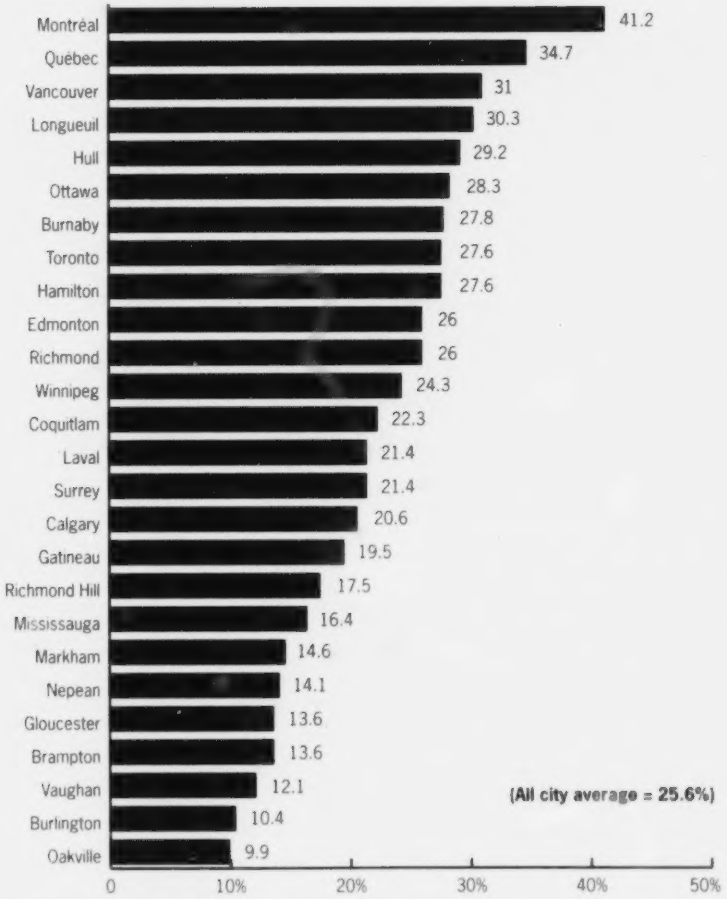
populations and economies within the larger area to be captured.

Overall, poverty rates in these cities were wide-ranging. The cities with the highest rates were generally found in Quebec, and the cities with the lowest rates were usually found in Southern Ontario.

Table 1.6 shows the 1995 poverty data for the cities examined, organized by the population size of the CMAs in which these cities are located. On average, cities located in large CMAs (with populations of 500,000 or more) had a poverty rate of 25.6 per cent. In comparison, cities in smaller CMAs (with under 500,000 in population) had a lower average poverty rate of 20.1 per cent – a difference of 5.5 percentage points.

Figure 1.1 reveals the wide range of poverty rates for individual cities in large metropolitan areas. Among the 26 cities in large CMAs, Montréal tops the list with a poverty rate of 41.2 per cent – 6.5 percentage points higher than the city with the next highest rate, Québec City. At the other end of the scale, Oakville had the lowest poverty rate (at 9.9 per cent), less than one-quarter that of Montréal's rate. Despite this wide range, half of the cities shown had poverty rates within five percentage points of the average (25.6 per cent).

FIGURE 1.1
POVERTY RATES FOR CITIES IN LARGE CMAs, CANADA, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

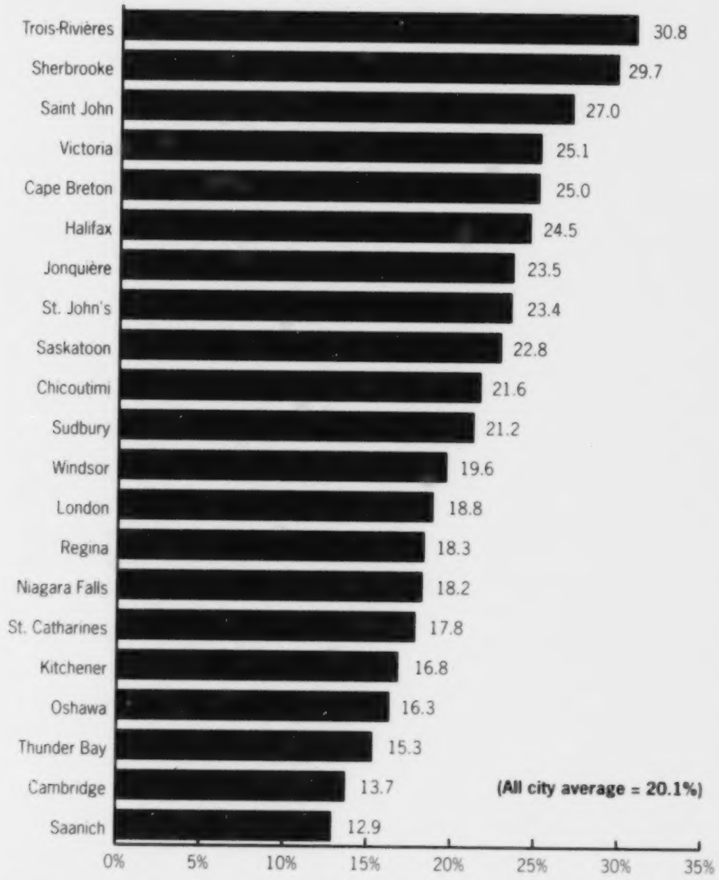
An extensive range of city poverty rates in smaller CMAs was also apparent, as shown in Figure 1.2. Among the 21 cities in smaller CMAs, Trois-Rivières had the highest poverty rate at 30.8 per cent. This was one-third higher than the average for the cities listed (20.1 per cent). At 16.3 per cent, Oshawa's poverty rate was just over half that of Trois-Rivières. As with the cities in larger CMAs, most of the cities in the smaller CMAs had poverty rates within five percentage points of the average.

Between 1990 and 1995, poverty rates rose in every city examined, and the rates usually grew faster in cities in large CMAs than in cities in smaller CMAs. Although the growth of poverty in each city varied substantially, cities with the highest and lowest poverty rates in 1990 generally retained their relative positions in 1995.

Table 1.7 illustrates the 1990 and 1995 poverty rates for each city, their poverty ranking, and changes in their rate and rank over this time period. As shown, increases in poverty rates in the cities ranged from 1.2 to 10.8 percentage points. In 1990, Montréal was the only city on the list with a poverty rate above 30 per cent. By 1995, Montréal, Québec, Vancouver, Trois-Rivières and Longueuil all had poverty rates above 30 per cent. In addition, the number of cities with poverty rates of 20 per cent and above rose from 16 to 27 over that period.

Among cities in large CMAs, the average poverty rate increased by

FIGURE 1.2
POVERTY RATES FOR CITIES IN SMALLER CMAs, CANADA, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

5.9 percentage points between 1990 and 1995. However, individual cities had increases ranging from three percentage points (Edmonton, Winnipeg, Calgary, Burlington and Oakville) to over nine percentage points (Burnaby and Richmond) over the same time period. The cities of Burnaby, Richmond, Coquitlam and Markham all rose four places in rank.

Among cities in smaller CMAs, the average poverty rate grew by 3.2 percentage points over the five-year period – just over half the average for cities in large CMAs. Poverty rate increases in individual cities ranged from less than two percentage points (Victoria, Windsor and Cambridge) to greater than five percentage points (Saint John and Jonquière).

Despite drastic increases in poverty rates in some cities, those with the highest poverty rates in 1990 generally retained their ranking on the relative poverty scale in 1995. Among cities in large CMAs, the five cities with the highest 1990 poverty rates maintained their ranking in 1995. Among cities in smaller metropolitan areas, four out of the top five cities had the highest rates in 1990 and 1995.

Centralization of Metropolitan Poverty

Within a metropolis, a number of factors influence where an individual or family chooses to live. Some of these factors are related to income, such as shelter affordability, proximity to employment, quality of public services, local history and culture, property taxes, and transportation infrastructure. Because areas within CMAs have different combinations of these factors, the organization of urban populations is linked in some way to household incomes.[8]

Communities which are economically, socially or geographically connected to central cities are often referred to as "suburbs." Suburbs play, and will continue to play, an increasingly important role in metropolitan areas. In reviewing the literature on the interpretations and explanations of the suburban process, Bourne makes the following conclusion:

> "The suburbs, at least in North America, now dominate the metropolitan landscape, indeed the entire urban system, measured on most scales of consumption (population and income), production (employment) and political power. ...The central city, although still dominant in certain high-order business services, information functions and cultural facilities is now but one of many centres or realms in the new metropolis. In many metropolitan areas, it is often not even the largest."

Bourne predicts an even greater growth of suburban development in the future, given the momentum of past trends.

TABLE 1.7

POVERTY RATES AND RELATIVE RANK FOR CITIES, BY CMA SIZE, 1990-1995

	1990		1995		Changes 1990 to 1995	
	Rank	Poverty rate (%)	Rank	Poverty rate (%)	Rank	% point
Within CMAs with populations 500,000 or higher		19.7		25.6		5.9
Montréal	1	33.3	1	41.2	0	7.9
Québec	2	29.3	2	34.7	0	5.4
Vancouver	3	24.8	3	31.0	0	6.2
Longueuil	4	24.3	4	30.3	0	6.0
Hull	5	23.9	5	29.2	0	5.4
Ottawa	9	21.1	6	28.3	3	7.2
Burnaby	11	18.5	7	27.8	4	9.3
Toronto	10	19.1	8	27.6	2	8.5
Hamilton	7	21.5	9	27.6	-2	6.1
Edmonton	6	22.8	10	26.0	-4	3.2
Richmond	15	15.2	11	26.0	4	10.8
Winnipeg	8	21.1	12	24.3	-4	3.2
Coquitlam	17	14.0	13	22.3	4	8.3
Laval	13	16.1	14	21.4	-1	5.4
Surrey	14	15.7	15	21.4	-1	5.7
Calgary	12	17.8	16	20.6	-4	2.7
Gatineau	16	14.5	17	19.5	-1	5.0
Richmond Hill	21	8.6	18	17.5	3	8.9
Mississauga	18	10.9	19	16.4	-1	5.5
Markham	24	7.5	20	14.6	4	7.1
Nepean	20	8.7	21	14.1	-1	5.4
Gloucester	19	10.0	22	13.6	-3	3.6
Brampton	22	8.5	23	13.6	-1	5.2
Vaughan	25	7.4	24	12.1	1	4.7
Burlington	23	7.9	25	10.4	-2	2.5
Oakville	26	6.7	26	9.9	0	3.2
Within CMAs with populations less than 500,000		16.9		20.1		3.2
Trois-Rivières	1	27.7	1	30.8	0	3.1
Sherbrooke	2	26.3	2	29.7	0	3.4
Saint John	4	21.9	3	27.0	1	5.1
Victoria	3	23.5	4	25.1	-1	1.6
Cape Breton	6	20.7	5	25.0	1	4.3
Halifax	8	19.6	6	24.5	2	4.9
Jonquière	10	17.7	7	23.5	3	5.7
St. John's	5	20.7	8	23.4	-3	2.7
Saskatoon	7	20.0	9	22.8	-2	2.8
Chicoutimi	11	16.9	10	21.6	1	4.7
Sudbury	12	16.5	11	21.2	1	4.8
Windsor	9	18.4	12	19.6	-3	1.2
London	14	15.2	13	18.8	1	3.6
Regina	13	16.4	14	18.3	-1	2.0
Niagara Falls	15	15.0	15	18.2	0	3.2
St. Catharines	16	14.0	16	17.8	0	3.9
Kitchener	17	13.0	17	16.8	0	3.7
Oshawa	19	12.2	18	16.3	1	4.1
Thunder Bay	18	12.9	19	15.3	-1	2.4
Cambridge	20	11.9	20	13.7	0	1.8
Saanich	21	10.6	21	12.9	0	2.3

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1991 and 1996 Censuses, custom tabulations.

Table 1.8 shows poverty data for CMAs, central cities and suburban areas within the CMAs. Central cities often contain both the largest amount of economic activity and the highest concentrations of poverty in a CMA. The table categorizes large cities within CMAs into central areas and suburban municipalities in order to clarify relative differences in poverty rates between these types of cities. The "remainder of CMA" category refers to those areas in any given CMA outside of the large cities (central and suburban) but still within the metropolitan area.

A slight majority of the CMA population lived in central cities (50.7 per cent) compared to suburban areas in 1995. However, the poor CMA population was over-represented in the central cities – almost two-thirds (62.9 per cent) lived in these cities. On average, 26.8 per cent of central city residents lived below the poverty line in 1995. In contrast, 16.2 per cent of suburban residents lived in poverty – 10.6 percentage points lower than the average central city rate. Within suburban areas, those in large cities were more likely to be poor than those in other areas.

TABLE 1.8

POPULATION BY CENTRAL CITY STATUS, SHOWING PROPORTION OF TOTAL AND POOR POPULATIONS AND POVERTY RATE, 1995

	Proportion of population		Poverty rate (%)
	Total	Poor	
CMAs	100.0	100.0	21.6
Central cities	50.7	62.9	26.8
Suburban areas	49.3	37.1	16.2
Suburban large cities	17.9	14.9	17.9
Remainder of CMA	31.4	22.2	15.3

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

These data demonstrate that within most metropolitan areas, poor people were more likely to live in central cities than in other areas.

Table 1.9 shows poverty rates for each CMA and its component geographies. As well, central cities are designated in this table. The magnitude of differences in poverty rates within some CMAs was relatively high. For example, the city of Toronto had a poverty rate of 27.6 per cent – 6.5 percentage points higher than the Toronto CMA as a whole. However, the city of Oakville had a poverty rate of 9.9 per cent – less than half that of the CMA average. One of the most obvious differences between these cities is their location relative to the centre of the CMA – Oakville is an outer area of the Toronto CMA, whereas the city of Toronto is in the centre of the CMA. Similar to the pattern in other CMAs, poor populations in the Toronto CMA were substantially more likely to live in central rather than suburban areas.

Although not all the large cities had poverty rates higher than the average for their CMA, the central cities did. As well, these cities had the highest poverty rates of all large cities in every CMA. For example, the city of Montréal had the highest poverty rate among the three large cities (Montréal, Laval and Longueuil) in the Montréal metropolitan area. Similarly, the city of Hamilton had a higher poverty rate than Burlington, the other large city in the Hamilton CMA.

Central cities had higher poverty rates than suburban communities, despite a number of trends in central cities that would appear to mitigate poverty. According to Bourne, these trends include extensive redevelopment for luxury condominiums and rental housing, rapid employment growth in

TABLE 1.9

POVERTY RATES FOR CMAs, LARGE CITIES AND REMAINDER OF CMAs, 1995

CMAs	Poverty rate (%)	Large cities in CMAs	Poverty rate (%)	Remainder of CMAs	Poverty rate (%)
All CMAs	21.6	All large cities	24.6	All remainder of CMAs	15.3
St. John's	19.5	St. John's (c)	23.4	Remainder of CMA	14.0
Halifax	17.8	Halifax (c)	24.5	Remainder of CMA	14.4
Cape Breton	25.0	Cape Breton (c)	25.0		
Saint John	20.0	Saint John (c)	27.0	Remainder of CMA	10.7
Chicoutimi-Jonquière	20.7	Jonquiere (c)	23.5	Remainder of CMA	15.5
		Chicoutimi (c)	21.6		
Québec	22.8	Québec (c)	34.7	Remainder of CMA	18.9
Sherbrooke	22.8	Sherbrooke (c)	29.7	Remainder of CMA	15.4
Trois-Rivières	23.4	Trois-Rivières (c)	30.8	Remainder of CMA	19.6
Montréal	27.3	Montréal (c)	41.2	Remainder of CMA	20.6
		Longueuil	30.3		
		Laval	21.4		
Ottawa-Hull	18.9	Hull (c)	29.2	Remainder of CMA	10.4
		Ottawa (c)	28.3		
		Gatineau	19.5		
		Nepean	14.1		
		Gloucester	13.6		
Oshawa	12.4	Oshawa (c)	16.3	Remainder of CMA	8.4
Toronto	21.1	Toronto (c)	27.6	Remainder of CMA	8.5
		Richmond Hill	17.5		
		Mississauga	16.4		
		Markham	14.6		
		Brampton	13.6		
		Vaughan	12.1		
		Oakville	9.9		
Hamilton	19.0	Hamilton (c)	27.6	Remainder of CMA	9.5
		Burlington	10.4		
St. Catharines-Niagara	16.1	Niagara Falls (c)	18.2	Remainder of CMA	13.7
		St. Catharines (c)	17.8		
Kitchener	14.6	Kitchener (c)	16.8	Remainder of CMA	11.8
		Cambridge	13.7		
London	17.3	London (c)	18.8	Remainder of CMA	10.8
Windsor	15.7	Windsor (c)	19.6	Remainder of CMA	6.4
Sudbury	17.3	Sudbury (c)	21.2	Remainder of CMA	12.0
Thunder Bay	14.5	Thunder Bay (c)	15.3	Remainder of CMA	6.1
Winnipeg	23.0	Winnipeg (c)	24.3	Remainder of CMA	6.7
Regina	17.6	Regina (c)	18.3	Remainder of CMA	7.1
Saskatoon	21.4	Saskatoon (c)	22.8	Remainder of CMA	10.6
Calgary	19.8	Calgary (c)	20.6	Remainder of CMA	8.1
Edmonton	21.3	Edmonton (c)	26.0	Remainder of CMA	9.3
Vancouver	23.3	Vancouver (c)	31.0	Remainder of CMA	15.5
		Burnaby	27.8		
		Richmond	26.0		
		Coquitlam	22.3		
		Surrey	21.4		
Victoria	15.4	Victoria (c)	25.1	Remainder of CMA	11.9
		Saanich	12.9		

Note: (c) denotes central city. In the "Large cities in CMAs" column, Toronto refers to the amalgamated city of Toronto, which includes the former communities of Toronto, York, North York, East York, Scarborough and Etobicoke.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

high-end and business-related services and occupations, three decades of inner-city gentrification, the redistributive role of regional governments, and considerable public infrastructure and housing investments.

However, a number of factors also appear to contribute to the centralization of metropolitan poverty.

- For example, one might expect that poverty rates would be higher in central cities compared to surrounding areas, given the values held by many Canadian parents. Families raising or planning to raise children often relocate to areas that they believe are better suited for their kids. Many parents are attracted to suburbs because the suburbs are perceived to be stable and secure environments for childrearing, with good child-oriented services. As Drieger states:

  > "While the suburbs ... have their problems, the suburbs are a more stable place to raise a family, especially one with small children. Schools, parks, recreation centers, and homes are relatively new and attractive. Younger, better educated professional families with good incomes are sources for community leadership and creative social networking and friendships."

  This view influences the residential preferences of numerous middle- and upper-income families. However, residence in an area deemed desirable for childrearing often requires ownership of a single-family detached home, the dominant housing type in most suburban neighbourhoods. Given the cost of home ownership, residence in these areas is often prohibitive for poor families.

- Another likely reason for substantially divergent poverty rates between central cities and suburban communities is the different types of households in these areas. In the absence of childrearing concerns, single people are not usually drawn to the outlying metropolitan areas. They are more likely than families with children to live in central cities. As discussed in later chapters, couple families are less likely than unattached individuals to be poor. As a result, the higher proportion of single people in central cities and the higher proportion of two-parent families in suburban communities likely contributes to the greater differentials in poverty rates between these areas.

- The fact that support services used by poor households are often more readily available in central areas may be another contributing factor to the high poverty rates in central cities. One argument suggests that these services act like a magnet to draw those in need of services. Another perspective argues that central areas are the only places where those in need can actually receive services. In other words, people who require services must move to the central areas because such supports are limited in the outlying areas.

  Of course, these perspectives raise many questions about equity in the provision of regional services. In any case, service needs in central cities and suburban areas appear to be different, and there is little doubt that many people who use services in the central cities have come from other communities. For example, *Taking Responsibility for Homelessness: An Action Plan for Toronto* noted that nearly half of all the people using hostels in that city came from elsewhere. To some extent, the availability of support services in an area has some connection to the level of poverty in that area. However, this is not to suggest that reducing the range and availability of services would alleviate poverty in any community. In addition to the immorality of such a strategy, there is little evidence to suggest that such a course of action would achieve the desired ends.

Poverty in Municipal Regions

Many regional governments in Canada deliver services that can have a tangible impact on the lives of those vulnerable to poverty. Regional governments draw their legislative powers from provincial governments to provide a variety of municipal services that can include water, sewage, roads, public transit, garbage collection, snow removal, economic development, public health, housing, social assistance (welfare) and other support services. The types of services they deliver depend on the history of the region as well as the relationship between provincial and municipal responsibilities in that province. For example, regional governments deliver welfare programs in Ontario but not in British Columbia. Through the provision of municipal services, regional governments also play a role in preventing the decline of inner cities. As Bourne notes:

> "... the ability of metropolitan-wide governments, and the provinces, to redistribute revenue among local jurisdictions, and to equalize the level of public expenditures and the quality of social services (e.g. schools) through revenue-sharing, have perhaps been the most critical factors to date in preventing the rapid decline typical of many inner cities in more politically fragmented US metropolitan areas. The revenue base, and the practice of revenue-sharing, if not the very existence of these regional governments, however, are also under threat through fiscal constraints at the local level and the reduction in transfer payments from senior levels of government."

The boundaries of these municipal regions are represented by census divisions (CDs) in Statistics Canada's data. The following section focuses on 1995 poverty rates in municipal regions that overlap metropolitan areas (CMAs), and the large cities within them in Nova Scotia, New Brunswick, Québec, Ontario and British Columbia.[9] Regions are grouped by province due to the unique legislative context in each province.

TABLE 1.10

POOR POPULATIONS AND POVERTY RATES FOR MUNICIPAL REGIONS AND LARGE CITIES IN NOVA SCOTIA, 1995

	Total population	Poor population	Poverty rate (%)
NOVA SCOTIA	888,600	167,000	18.8
Halifax County	337,900	59,900	17.7
Halifax	110,700	27,100	24.5
Cape Breton County	113,000	28,200	25.0
Cape Breton RGM	113,000	28,200	25.0

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

NOVA SCOTIA

Although the poverty rate in Halifax County was lower than in the rest of the province and lower than the Canadian average, that was not the case for Cape Breton County. As shown in Table 1.10, Halifax County experienced a poverty rate of 17.1 per cent in 1995. The poverty rate for the city of Halifax was substantially higher at 24.5 per cent.[10] As the largest community in Halifax County, the city of Halifax accounted for one-third (32.8 per cent) of the county's population, but 45.2 per cent of its poor population. In other words, the poor were over-represented in the city's population.

In Cape Breton County, 25.0 per cent of the population lived below the poverty line in 1995. The poverty rate for this county was similar to the rate for the Regional Municipality of Cape Breton (25.0 per cent) and the city of Halifax (24.5 per cent).[11]

NEW BRUNSWICK

In Saint John County, more than one-quarter (25.8 per cent) of the population lived below the poverty line in 1995. Table 1.11 shows the total and poor populations and the poverty rates for various geographies in New Brunswick. The poverty rate for the city of Saint John (27.0 per cent) was slightly higher than that for the county, but 91.2 per cent of all county residents and 95.5 per cent of poor residents lived in the city of Saint John. The city of Moncton had a lower poverty rate (22.4 per cent) than both the city and county of Saint John. As with other municipal regions, the poor population in the county was concentrated in the city.

QUÉBEC

Three of the five municipal regions examined in Québec had poverty rates higher than the provincial average in 1995. This proportion is remarkable, given that Québec already had the highest average poverty rate among the provinces. Poverty data for Québec regions are shown in Table 1.12. The Communauté-urbaine-de-Montréal (CUM) had the greatest poverty rate

TABLE 1.11

POOR POPULATIONS AND POVERTY RATES FOR MUNICIPAL REGIONS AND LARGE CITIES IN NEW BRUNSWICK, 1995

	Total population	Poor population	Poverty rate (%)
NEW BRUNSWICK	721,000	137,300	19.0
Saint John County	77,600	20,000	25.8
Saint John	70,800	19,100	27.0
Moncton CA	111,300	19,200	17.3
Moncton	58,300	13,100	22.4

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE 1.12

POOR POPULATIONS AND POVERTY RATES FOR MUNICIPAL REGIONS AND LARGE CITIES IN QUÉBEC, 1995

	Total population	Poor population	Poverty rate (%)
QUÉBEC	6,973,200	1,630,900	23.4
Communauté-urbaine-de-Québec	493,100	123,600	25.1
Québec (ville de)	163,000	56,500	34.7
Le Fjord-du-Saguenay	169,500	35,100	20.7
Jonquière	55,800	13,100	23.5
Chicoutimi	61,500	13,300	21.6
Sherbrooke	127,900	30,400	23.8
Sherbrooke (ville de)	73,300	21,800	29.7
Communauté-urbaine-de-Montréal	1,736,500	604,300	34.8
Montréal (ville de)	988,300	407,300	41.2
Communauté-urbaine-de-l'Outaouais	214,900	46,000	21.4
Hull	61,000	17,800	29.2
Gatineau	100,000	19,500	19.5

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

among all the municipal regions examined in this report – 34.8 per cent of its population lived in poverty. As well, the poverty rate for the CUM was 15.1 percentage points above the national average. The city of Montréal, which accounted for over half (56.9 per cent) of the population of the CUM, had an even higher poverty rate of 41.2 per cent. In fact, 67.4 per cent of the poor population on the island of Montréal (on which the boundaries of the CUM are based) lived in the city of Montréal. In stark contrast, just off the island, in Laval, the poverty rate of 21.4 per cent was less than two-thirds what it was in the CUM and just over half what it was in the city of Montréal, as was shown in Table 1.9.

Of the Québec regions examined, the Communauté-urbaine-de-Québec (CUQ) had the second highest poverty rate (25.1 per cent) in the province. Québec City (the central city within the CUQ) had a poverty rate of 34.7 per cent. Québec City's population accounted for one-third (33.0 per cent) of the total CUQ population, but 45.7 per cent of its poor population. The region of Sherbrooke had a poverty rate of 23.8 per cent, and the rate for the city of Sherbrooke was 29.7 per cent. While 57.3 per cent of the region's total population resided in the city of Sherbrooke, 71.7 per cent of the poor population lived there.

In 1995, Le Fjord-du-Saguenay had the lowest incidence of poverty (20.7 per cent) among the regions examined in Québec. The cities of Jonquière and Chicoutimi (the central cities located within the Le Fjord-du-Saguenay) had slightly higher poverty rates than the regional rate, at 23.5 per cent and 21.6 per cent respectively. Together, the populations in Chicoutimi and Jonquière accounted for 69.2 per cent of all Le Fjord-du-Saguenay residents and 75.2 per cent of its poor residents.

Within the Communauté-urbaine-de-l'Outaouais, Hull had a substantially higher poverty rate than that of Gatineau. Although they are neighbouring communities, Hull's poverty rate of 29.2 per cent was 9.7 percentage points higher than Gatineau's rate of 19.5 per cent. In all Québec regions, central cities within their boundaries had higher poverty rates than the rates for the regions as a whole.

ONTARIO

Ontario is the most populous and urbanized province in Canada. Of the 13 Ontario municipal regions containing large cities that are examined here, only three had poverty rates in 1995 that were higher than the provincial average of 17.7 per cent: the Regional Municipality of Ottawa-Carleton (RMOC); Toronto (the former Metro Toronto); and Hamilton-Wentworth.[12] Table 1.13 shows poverty rates for the Ontario municipal regions and the large cities within them, as well as their total and poor populations.

At 19.0 per cent, RMOC's poverty rate masked significant variations among the poverty rates of the large cities within its boundaries. For example, the city of Ottawa had a poverty rate of 28.3 per cent, while the adjacent cities of Nepean and Gloucester had poverty rates of 14.1 per cent and 13.6 per cent respectively – less than half the rate for the city of Ottawa. Together, residents of these three cities accounted for three-quarters (75.0 per cent) of the region's total population and nine-tenths (88.5 per cent) of its poor population. The RMOC's overall poverty rate was slightly lower than the rate for the Communauté-urbaine-de-l'Outaouais (21.4 per cent), located across the Ottawa River on the Québec side.

Toronto had both the largest overall population and the highest incidence of poverty (27.6 per cent) among the Ontario regions examined. As in most other regions, the poverty rate for Toronto masks wide variations among the rates for areas within its

TABLE 1.13

POOR POPULATIONS AND POVERTY RATES FOR MUNICIPAL REGIONS AND LARGE CITIES IN ONTARIO, 1995

	Total population	Poor population	Poverty rate (%)
ONTARIO	10,562,600	1,869,000	17.7
Ottawa-Carleton Regional Municipality	707,700	134,300	19.0
Ottawa	314,400	88,900	28.3
Nepean	113,900	16,000	14.1
Gloucester	102,400	14,000	13.6
Durham Regional Municipality	454,000	50,500	11.1
Oshawa	132,600	21,600	16.3
York Regional Municipality	587,700	76,100	12.9
Richmond Hill	101,400	17,800	17.5
Markham	172,400	25,100	14.6
Vaughan	132,100	15,900	12.1
Toronto (formerly Metro Toronto)	2,350,200	649,500	27.6
York	145,500	46,300	31.9
Toronto	636,700	184,400	29.0
North York	583,300	163,600	28.0
Scarborough	553,400	151,400	27.4
East York	106,600	28,400	26.6
Etobicoke	324,700	75,400	23.2
Peel Regional Municipality	847,900	127,100	15.0
Mississauga	541,600	88,900	16.4
Brampton	266,700	36,400	13.6
Halton Regional Municipality	336,300	31,300	9.3
Burlington	135,800	14,100	10.4
Oakville	127,400	12,600	9.9
Hamilton-Wentworth Regional Municipality	461,000	101,200	21.9
Hamilton	317,400	87,500	27.6
Niagara Regional Municipality	396,600	61,700	15.6
Niagara Falls	76,100	13,900	18.2
St. Catharines	128,400	22,900	17.8
Waterloo Regional Municipality	400,700	57,300	14.3
Kitchener	176,000	29,500	16.8
Cambridge	100,200	13,700	13.7
Middlesex County	384,200	65,800	17.1
London	321,300	60,400	18.8
Essex County	345,700	50,200	14.5
Windsor	194,600	38,200	19.6
Sudbury Regional Municipality	162,000	27,900	17.2
Sudbury	90,400	19,200	21.2
Thunder Bay District	153,300	20,700	13.5
Thunder Bay	111,800	17,100	15.3

Note: Large cites in the CD of Toronto (formerly Metro Toronto) are no longer provincially recognized as separate communities. In 1997, they were combined to form the city of Toronto, which has the same boundaries as the former Metro Toronto Regional Municipality.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

boundaries.[11] All of the areas within Toronto had higher poverty rates than the Ontario average, ranging from 23.2 per cent in the former municipality of Etobicoke, to 31.9 per cent in the former municipality of York.

The Greater Toronto Area (GTA) includes the municipal regions of Durham, York, Peel, Halton and Toronto. Together, these regions form a contiguous landmass in southern Ontario that is home to 43.3 per cent of the province's population.

Durham Regional Municipality and its biggest city, Oshawa, had poverty rates of 11.1 per cent and 16.3 per cent respectively. Oshawa residents accounted for 29.2 per cent of Durham region's total population, but 42.8 per cent of its poor population.

With a poverty rate of 12.9 per cent, the York Regional Municipality had a rate less than half that of Toronto's rate. Poverty rates also differed substantially among the large cities within the York Region: Richmond Hill had a rate of 17.5 per cent and Vaughan, 12.1 per cent. Along with Markham, residents of these three cities accounted for just over two-thirds (69.1 per cent) of the total population in York Region, but over three-quarters (77.3 per cent) of the poor population.

The poverty rate for Peel Regional Municipality was 15.0 per cent, higher than the rates in the other GTA regions except Toronto. The poverty rates in Mississauga (16.4 per cent) and Brampton (13.6 per cent), two large cities within the Peel Region, were relatively close. Together, these two cities contained 95.3 per cent of the region's total population and 98.6 per cent of its poor population.

Halton Region had a poverty rate of 9.3 per cent, lower than all the other municipal regions examined in this report. Halton Region contains the large cities of Burlington and Oakville, and these cities had poverty rates of 10.4 per cent and 9.9 per cent respectively. Residents of these cities accounted for 78.3 per cent of the region's population and 85.3 per cent of its poor population.

Considering that Durham, York, Peel, Halton and Toronto are neighbouring regions, differences in the poverty rates between Toronto and the other regions are striking. In an area defined by these five municipal regions, these data point to a significant concentration of poverty in Toronto.

In Hamilton-Wentworth Regional Municipality, 21.9 per cent of residents lived below the poverty line. This region had the second-highest poverty rate (after Toronto) among the Ontario municipal regions examined. The poverty rate in Hamilton-Wentworth was more than double that of Halton Region, its immediate neighbour to the east. The city of Hamilton, the largest city in the region, had a poverty rate of 27.6 per cent. Although 68.8 per cent of the region's total population lived in the city of Hamilton, 86.5 per cent of the poor population lived there.

The poverty rate in the Niagara Regional Municipality was 15.6 per cent. Within the Niagara Region, the poverty rate in the city of Niagara Falls was 18.2 per cent and the rate in St. Catharines was 17.8 per cent.

The poverty rate in the Regional Municipality of Waterloo was 14.3 per cent, a lower rate than the nearby regions of Toronto, Hamilton-Wentworth and Middlesex County. Kitchener, one of two large cities in the Region of Waterloo, had a poverty rate of 16.8 per cent. Cambridge, the other city in the region with a population of over 100,000, had a poverty rate of 13.7 per cent. Combined, the residents of these two cities accounted for over two-thirds (68.9 per cent) of the region's total population, but three-quarters (75.4 per cent) of its poor population.

Middlesex County's poverty rate of 17.1 per cent was lower than its neighbouring region to the east, Hamilton-Wentworth, but higher than its western neighbour, Essex County. The city of London accounted for 83.6 per cent of the total population of Middlesex County and 91.8 per cent of its poor population. London's poverty rate was 18.8 per cent.

Essex County had a poverty rate of 14.5 per cent, but its largest city, Windsor, had a notably higher poverty rate of 19.6 per cent. Although 56.3 per cent of the residents of Essex County lived in Windsor, 76.1 per cent of its poor population lived there.

The Sudbury Regional District had a poverty rate of 17.2 per cent, higher than nine of the other Ontario regions examined in this report. The city of Sudbury had a poverty rate of 21.2 per cent, and its residents accounted for 55.8 per cent of the region's population but 68.8 per cent of its poor population.

Thunder Bay District, with a poverty rate of 13.5 per cent, had the fourth lowest poverty rate among the Ontario municipal regions examined. The city of Thunder Bay, the largest community in the district, had a poverty rate of 15.3 per cent. The city of Thunder Bay accounted for 72.9 per cent of the district's population, but 82.6 per cent of its poor persons.

As in other provinces, central cities in all Ontario municipal regions had higher poverty rates than the regions as a whole. As well, poor populations were over-represented in these cities. Poverty rates varied considerably among regions and among cities within the same region. The fact that municipal regions are adjacent, or that cities are located in the same region, was no indication of comparable poverty rates.

BRITISH COLUMBIA

This section of the report examines two British Columbia municipal regions: the Greater Vancouver Regional District (GVRD) and the Capital Regional District (CRD).[14] The GVRD had a poverty rate of 23.3 per cent, while the CRD's rate was significantly lower at 15.4 per cent. Poverty data for these districts are presented in Table 1.14.

The poverty rate for the GVRD masked substantial differences in poverty rates among the various municipalities within the region. Among the large GVRD cities examined, the central city of Vancouver had the highest poverty rate at 31.0 per cent. In contrast, Surrey had the lowest poverty rate at 21.4 per cent. Together, the large cities in the district accounted for 68.4 per cent of the total GVRD population, but 78.9 per cent of its poor population.

Although the CRD poverty rate was lower than the GVRD and provincial rates, the regional average also hid substantial differences within the district. For example, the city of Victoria had a poverty rate of 25.1 per cent while the neighbouring city of Saanich had a poverty rate of 12.9 per cent. Together, Victoria and Saanich accounted for 55.4 per cent of the district's total population and 64.3 per cent of its poor population.

Poverty rates within regional districts in British Columbia followed a pattern similar to those of municipal regions elsewhere. In BC, central cities in both the GVRD and CRD had higher poverty rates than did other large cities.

High-poverty Neighbourhoods, 1980-1995

Concentrations of poverty in urban neighbourhoods are associated with a variety of indicators of social distress, such as sporadic employment patterns, low educational levels, more single-parent families, prolonged reliance on welfare programs, and high crime levels. Many researchers have noted that residents of these neighbourhoods in both Canada and the United States are confronted with a variety of structural processes that work to their disadvantage.[15] In his landmark work on poverty in the U.S., *The Truly Disadvantaged*, William J. Wilson attributes differences in the experiences of poor families who live in inner cities compared to poor families living elsewhere in the U.S. to "concentration effects." Wilson suggests that within many U.S. inner cities, middle- and working-class families acted as "social buffers" for low-income families. However, the decline of the manufacturing sector in the Northeast and Midwest resulted in heavy job losses, particularly among African-American inner-city workers. As well, the movement of working-class families from inner cities to the suburbs throughout the 1970s and early 1980s left behind a population of disadvantaged persons. Wilson states that in these neighbourhoods, most families experience periods of long-term joblessness which result in:

> "... a social isolation that excludes [residents] from the job network system that permeates other neighbourhoods and that is so important in learning about or being recommended for jobs that become available in various parts of the city. And as the prospects for employment diminish, other alternatives such as welfare and the underground economy are not only increasingly relied on, they come to be seen as a way of life."

Furthermore, Wilson suggests that the lack of employed families in disadvantaged neighbourhoods is linked to more births out of wedlock, children's low educational achievement, and higher crime rates. As social exclusion shapes the environments of both adults and children, the children who grow up in these disadvantaged areas are at a greater risk of experiencing similar environments in their adult years.

TABLE 1.14

POOR POPULATIONS AND POVERTY RATES FOR MUNICIPAL REGIONS AND LARGE CITIES IN BRITISH COLUMBIA, 1995

	Total population	Poor population	Poverty rate (%)
BRITISH COLUMBIA	3,611,000	708,200	19.6
Greater Vancouver Regional District	1,802,400	419,200	23.3
Vancouver	506,200	156,800	31.0
Burnaby	176,100	48,900	27.8
Richmond	148,000	38,400	26.0
Coquitlam	100,200	22,300	22.3
Surrey	301,700	64,500	21.4
Capital Regional District	307,800	47,600	15.4
Victoria	70,500	17,700	25.1
Saanich	100,100	12,900	12.9

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census custom tabulations.

Many authors suggest that concentrations of urban poverty in Canada are also indicators of increased social isolation and economic marginalization.[16] Bourne states that income inequalities within a given city are more than just social and economic inequalities; in fact, they can also be seen as geographical inequalities which are:

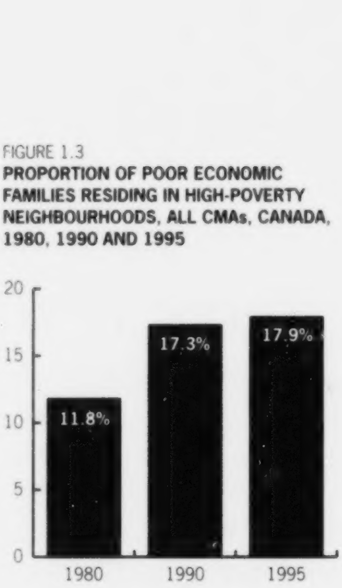
> "... enhanced through the selective occupancy of housing, the changing social, ethnic and demographic landscapes of cities, and by the manipulation of urban living spaces, through such policies and practices as zoning, neighbourhood preservation and social housing policies, all of which operate at varying spatial scales. The effects of these processes and practices are further magnified in terms of differential access to public goods and services."

Neighbourhoods with high poverty rates increase the likelihood that residents will suffer disadvantages stemming from their place of residence, which may compound other human capital disadvantages. For example, a young man with a low education living in a high-poverty neighbourhood may face difficulties finding work because he is less likely to have marketable skills and to hear about job opportunities through informal networks. Of course, not all residents of high-poverty neighbourhoods are poor. However, whether or not they are poor, they all have to share a common environment with others who are dealing with poverty and its effects.

In research on distressed neighbourhoods in Canada, Hatfield calculated the incidence of poverty among resident families for every census tract (or neighbourhood) in each CMA.[17] He defined "high-poverty" census tracts as those with family poverty rates double the national average that year. In 1980, he found a total of 334 of these high-poverty census tracts that were home to 11.8 per cent of all poor families in Canada. By 1990, the number of high-poverty census tracts had grown to 507, and the proportion of poor Canadian families living there had increased to 17.3 per cent. In other words, poor families became more concentrated in high-poverty neighbourhoods over the 10-year period. As shown in Figure 1.3, these trends increased steadily through to 1995. By this author's calculations, the number of high-poverty census tracts increased over the five-year period from 1990 to 1995 to 548, with 17.9 per cent of Canada's poor families living in those neighbourhoods.[18]

FIGURE 1.3

PROPORTION OF POOR ECONOMIC FAMILIES RESIDING IN HIGH-POVERTY NEIGHBOURHOODS, ALL CMAs, CANADA, 1980, 1990 AND 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations and Hatfield (1998).

The first two columns in Table 1.15 show the number of census tracts and high-poverty tracts in each CMA, and the next two columns express these tracts as a distribution across all CMAs. As the two largest metropolitan areas in Canada, Toronto and Montréal had the most census tracts within their boundaries (just over 20 per cent of all tracts in each). However, Montréal was home to the largest proportion of all high-poverty census tracts – 41.6 per cent of all high-poverty tracts were located there. In contrast, only 18.4 per cent of all high-poverty census tracts fell within Toronto's boundaries. Vancouver, the city with the third-largest proportion of census tracts (8.0 per cent), was home to only 3.6 per cent of all high-poverty tracts. In fact, Vancouver had fewer high-poverty tracts than did Québec, Winnipeg, Ottawa-Hull, and Hamilton, all of which were smaller CMAs than Vancouver.

The last column of Table 1.15 shows the number of high-poverty tracts expressed as a percentage of the total number of census tracts in each CMA. On average, 14.7 per cent of all census tracts were high-poverty tracts, but this proportion exceeded 20 per cent in the CMAs of Montréal, Saint John and Sherbrooke. At the other end of the scale, less than five per cent of tracts in the CMAs of Thunder Bay, Oshawa, London, Victoria, St. Catharines-Niagara and Kitchener were high-poverty tracts. Kitchener had no high-poverty tracts in 1980, 1990 or 1995.

TABLE 1.15

NUMBER AND INCIDENCE OF HIGH-POVERTY CENSUS TRACTS FOR CMAs, AND DISTRIBUTION OF HIGH-POVERTY TRACTS BY CMA, 1995

	Number of tracts		Distribution of tracts by CMA		Proportion of high-poverty tracts by total tracts in CMA (%)
	Total	High-poverty	Total	High-poverty	
All CMAs	3,721	548	100.0%	100.0%	14.7%
Montréal	755	228	20.3	41.6	30.2
Saint John	43	11	1.2	2.0	25.6
Sherbrooke	32	7	0.9	1.3	21.9
Québec	151	30	4.1	5.5	19.9
Winnipeg	157	30	4.2	5.5	19.1
Trois-Rivières	33	6	0.9	1.1	18.2
St. John's	41	6	1.1	1.1	14.6
Ottawa-Hull	213	28	5.7	5.1	13.1
Hamilton	160	21	4.3	3.8	13.1
Toronto	777	101	20.9	18.4	13.0
Saskatoon	49	6	1.3	1.1	12.2
Sudbury	37	4	1.0	0.7	10.8
Edmonton	184	19	4.9	3.5	10.3
Chicoutimi-Jonquière	35	3	0.9	0.5	8.6
Regina	49	4	1.3	0.7	8.2
Windsor	58	4	1.6	0.7	6.9
Vancouver	297	20	8.0	3.6	6.7
Halifax	75	5	2.0	0.9	6.7
Calgary	153	8	4.1	1.5	5.2
Thunder Bay	31	1	0.8	0.2	3.2
Oshawa	76	2	2.0	0.4	2.6
London	87	2	2.3	0.4	2.3
Victoria	65	1	1.7	0.2	1.5
St. Catharines-Niagara	83	1	2.2	0.2	1.2
Kitchener	80	0	2.1	0.0	0.0

Note: High-poverty census tracts refer to those tracts with an economic family poverty rate equal to or greater than 32.6 per cent. This cut-off is twice the national economic family poverty rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE 1.16

NEIGHBOURHOOD POVERTY RATES FOR CMAs, 1980, 1990 AND 1995

	Neighbourhood poverty rates (%)			
	1980	1990	1995	Difference 1980 to 1995 (%)
Montréal	14.0	20.4	20.5	6.5
Saint John	13.1	15.1	14.5	1.4
Toronto	4.7	7.9	14.2	9.5
Winnipeg	9.0	15.7	14.1	5.1
Sherbrooke	27.5	18.7	13.8	-13.7
St. John's	10.9	11.6	12.3	1.4
Québec	9.0	11.2	11.3	2.3
Hamilton	8.1	7.9	10.8	2.7
Ottawa-Hull	10.0	8.4	10.4	0.4
Saskatoon	0.9	13.0	9.6	8.7
Trois-Rivières	22.4	9.9	8.6	-13.8
Edmonton	1.6	12.8	7.9	6.3
Sudbury	7.8	5.2	7.4	-0.4
Regina	8.7	6.8	7.0	-1.7
Vancouver	2.5	6.1	6.4	3.9
Halifax	10.1	5.7	5.9	-4.2
Windsor	13.3	12.7	5.5	-7.8
Chicoutimi-Jonquière	17.3	7.7	4.6	-12.7
Calgary	2.2	8.9	3.5	1.3
Oshawa	3.2	0.5	2.5	-0.7
London	5.9	0.9	1.5	-4.4
Victoria	0.0	1.2	1.2	1.2
Thunder Bay	0.0	0.6	0.5	0.5
St. Catharines-Niagara	5.0	0.6	0.5	-4.5
Kitchener	0.0	0.0	0.0	0.0

Note: Neighbourhood poverty rate refers to the percentage of all economic families in a CMA that reside in high-poverty census tracts.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations and Hatfield (1998).

Drawing on Jargowsky's study of concentrated poverty in the U.S., Hatfield introduces two concepts to the issue in Canada: 1) the neighbourhood poverty rate, and 2) the concentration of the poor. The *neighbourhood poverty rate* refers to the percentage of a metropolitan area's total population that resides in high-poverty census tracts. The *concentration of the poor* refers to the percentage of a metropolitan area's poor population that resides in high-poverty census tracts. Using 1981 and 1991 census data, Hatfield adapts these concepts to reflect the percentages of families rather than percentages of populations living in poverty. Table 1.16 shows the neighbourhood poverty rate and Table 1.17 shows the concentration of poor families in each of Canada's 25 CMAs for the years 1980, 1990 and 1995.

In the CMAs with the five highest neighbourhood poverty rates in 1995, more than 13 per cent of resident families lived in high-poverty tracts. In Montréal, one in five families (20.5 per cent) lived in a high-poverty tract. The presence of Saint John and Sherbrooke among the top five CMAs on the list suggests that the size of a community is not strongly linked with neighbourhood poverty rates. Over the 15-year period from 1980 to 1995, neighbourhood poverty rates in some CMAs shifted substantially. The rate increased by 9.5 percentage points in Toronto and by 8.7 percentage points in Saskatoon. In contrast, it decreased by more than 12 percentage points in Sherbrooke, Trois-Rivières and Chicoutimi-Jonquière.

As displayed in Table 1.17, CMAs with relatively high neighbourhood poverty rates in 1995 also had relatively high concentrations of poor families. In 1995, more than three in 10 poor families lived in high-poverty neighbourhoods in the CMAs of Montréal, Saint John, Winnipeg, Sherbrooke and Toronto. At the other end of the scale, less than one in five poor families lived in high-poverty census tracts in 14 of the 25 CMAs. Between 1980 and 1995, the CMAs of Saskatoon, Edmonton and Toronto experienced substantial increases in the concentrations of poor families in high-poverty neighbourhoods. Conversely, the CMAs of Sherbrooke, Trois-Rivières and Chicoutimi-Jonquière had opposite trends over the same period.

These data demonstrate that in most CMAs, a considerable proportion of both poor and non-poor families lived in high-poverty neighbourhoods, particularly in Montréal, Saint John, Winnipeg, Sherbrooke and Toronto. However, the data also show that in all CMAs, a majority of poor families lived in areas outside of these high-poverty neighbourhoods.

Summary

This chapter has examined poverty rates for Canada, the provinces, CMAs, municipal regions, large central and suburban cities, and neighbourhoods. This overview highlights a few key lessons.

- → Poverty in Canada is primarily an urban phenomenon – a disproportionate number of the poor live in metropolitan areas. In 1995, 63.2 per cent of the

TABLE 1.17

CONCENTRATION OF POOR FAMILIES IN CMAs, 1980, 1990 AND 1995

	Concentration of poor families (%)			
	1980	1990	1995	Difference 1980 to 1995 (%)
Montréal	30.1	40.1	40.1	10.0
Saint John	29.1	35.7	36.4	7.3
Winnipeg	23.5	39.0	36.4	12.9
Sherbrooke	46.5	40.0	32.2	-14.3
Toronto	14.7	21.4	30.8	16.1
Ottawa-Hull	27.5	24.1	28.6	1.1
Hamilton	21.6	21.4	28.2	6.6
St. John's	23.8	27.7	26.8	3.0
Québec	20.8	26.6	25.5	4.7
Saskatoon	2.9	27.6	24.7	21.8
Regina	22.7	19.5	23.0	0.3
Edmonton	4.1	28.3	18.9	14.8
Sudbury	19.0	12.4	18.9	-0.1
Trois-Rivières	36.6	23.9	18.7	-17.9
Halifax	23.3	16.1	16.7	-6.6
Windsor	28.5	29.0	16.4	-12.1
Vancouver	7.2	15.5	13.3	6.1
Chicoutimi-Jonquière	28.4	16.7	10.2	-18.2
Oshawa	10.3	1.6	9.7	-0.6
Calgary	6.4	20.3	8.7	2.3
London	15.6	2.1	4.3	-11.3
Victoria	0.0	4.5	4.0	4.0
Thunder Bay	0.0	2.2	1.7	1.7
St. Catharines-Niagara	11.2	1.4	1.2	-10.0
Kitchener	0.0	0.0	0.0	0.0

Note: Concentration of poor families refers to the percentage of poor economic families in a CMA that reside in high-poverty census tracts.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations and Hatfield (1998).

overall population in Canada lived in CMAs, whereas 69.3 per cent of the poor population lived in these areas.

- Although metropolitan populations have grown significantly in Canada (by 6.9 per cent), the number of poor metropolitan residents grew at a much faster rate (33.8 per cent) between 1990 and 1995. However, the growth rate of the poor population in large CMAs (those with populations of 500,000 plus) was greater than among the population in smaller CMAs (those with populations of less than 500,000).
- There were substantial variations in poverty rates among CMAs and cities in 1995. Among large CMAs, Montréal had the highest poverty rate at 27.3 per cent; Ottawa-Hull had the lowest rate at 18.9 per cent. Among smaller CMAs, Cape Breton had the highest poverty rate at 25.0 per cent; Oshawa had the lowest rate at 12.4 per cent.
- Cities within CMAs showed similar degrees of poverty rate variations. Within large CMAs, the poverty rate among cities ranged from 41.2 per cent in Montréal to 9.9 per cent in Oakville. Within smaller CMAs, the poverty rate among cities ranged from 30.8 per cent in Trois-Rivières to 16.3 per cent in Oshawa.
- Within all CMAs, central cities had substantially higher poverty rates than other areas, including suburban communities. On average, 26.8 per cent of central city residents were living below the poverty line, compared to 16.2 per cent of suburban residents. As well, poor people in municipal regions were more likely to live in central cities than in other areas in the region.
- The number of high-poverty neighbourhoods increased considerably between 1980 and 1995. Most of these neighbourhoods were in Montréal and Toronto, although they can be found in nearly all CMAs.
- As a result of the growth in the number of these high-poverty neighbourhoods, the proportion of both poor and non-poor families living in such areas has also increased. Neighbourhood concentrations of poor families were particularly evident in the CMAs of Montréal, Saint John, Winnipeg, Sherbrooke and Toronto. However, the vast majority of poor families in all CMAs resided in areas other than high-poverty neighbourhoods.

Endnotes

[1] See *Appendix A3* for a discussion of various geographies used in this research.

[2] The terms "metropolitan area" and "CMA" are used interchangeably in this report. For the purposes of this report, all references to CMAs or metropolitan areas also include the census agglomeration of Cape Breton, unless otherwise noted.

[3] Large cities refer to census subdivisions (CSDs) with populations of 100,000 or more, or CSDs that are historic central cities of metropolitan areas. In *Chapters 2* through 5, they are referred to simply as cities.

[4] See *Appendix A1.1* for the actual income cut-offs.

[5] See Figure Intro.1, or *A Statistical Profile of Urban Poverty*, by Clarence Lochhead and Richard Shillington. Ottawa: Canadian Council on Social Development, 1996.

[6] Although they define the urban system as including all urban areas with populations over 10,000 rather than simply CMAs, the concept is relevant to this discussion. In 1996, the sum of CMA populations accounted for 81 per cent of the urban system population of Canada.

[7] Core CMAs include Victoria, Vancouver, Edmonton, Calgary, Windsor, London, Kitchener, Hamilton, St. Catharines-Niagara, Toronto, Oshawa, Ottawa-Hull, and Montréal. Periphery CMAs include Saskatoon, Regina, Winnipeg, Thunder Bay, Sudbury, Trois-Rivières, Sherbrooke, Québec, Chicoutimi-Jonquière, Saint John, Halifax, Cape Breton, and St. John's.

[8] Bourne notes that central cities have lower average incomes than do suburban areas. Although he sees no significant correlation between the degree of this difference and either city size or region, he does note an inverse relationship with respect to population growth of the urban area. Areas with slow or no growth are more likely to see sharper differences between central city and suburban incomes, suggesting a gradual movement of people and income from central cities.

[9] Only selected CDs are discussed in this research. To be selected, CDs had to overlap CMAs and contain large cities (CSDs over 100,000 in population). This analysis excluded CDs that overlapped smaller parts of the CMA, had relatively small populations, or were mostly non-urban in nature. As well, CDs in the provinces of Newfoundland, Manitoba, Saskatchewan, and Alberta were excluded because they were constructed by Statistics Canada – in consultation with the provincial governments – solely for the purposes of "the dissemination of statistical information." Consequently, these CDs did not represent regional governments. CDs that contained the cities of Trois-Rivières and Longueuil were excluded due to the lack of available data. CD poverty rates do not include data on Indian reserves within the municipal regions examined.

[10] Since the 1996 Census, the city of Halifax no longer exists as a municipal entity. It has become part of a larger area called the Halifax Regional Municipality (HRM). The boundaries of Halifax County are similar to those of the HRM. As such, data shown for Halifax County in 1995 can be assumed to reflect the population within the current HRM boundaries.

[11] Cape Breton County includes the Cape Breton Regional Municipality and the Indian reserves of Membertou 28B and Eskasoni 3. Data for these reserves are not included in the figures shown for Cape Breton County because the LICO statistics are not calculated for Indian reserves. As such, Cape Breton County and Cape Breton Regional Municipality appear to have the same populations in these tables. As a result, the poverty rates for these areas are identical.

[12] Since the 1996 Census, the administrative boundaries of Toronto have changed. At the time of the 1996 Census, the Toronto Metropolitan Municipality was the regional municipality that encompassed the communities of Toronto, York, North York, Scarborough, East York, and Etobicoke. In 1997, the new city of Toronto was established. The new city boundaries are equivalent to what was the Toronto Metropolitan Municipality, and the communities within this area are no longer legislated as separate municipalities. Despite no longer being defined by the Province of Ontario as a regional government, Toronto is considered to be a regional municipality in this section due to its sheer size.

[13] Although they are no longer legislated municipalities, the communities of York, North York, Scarborough, East York, Etobicoke, and the former city of Toronto are examined here as they existed in 1996.

[14] The Greater Vancouver Regional District is geographically equivalent to the CMA of Vancouver.

[15] See also Wilson, 1987; Massey, Gross and Eggers, 1991; Van Kempen, 1994; Hajnal, 1995; Jargowsky, 1996; Hatfield, 1997; MacLaughlan and Sawada, 1997; Bourne, 1997; Ley and Smith, 1997; Fong and Shibuya, 1998.

[16] See Hajnal, 1995; Hatfield, 1997; MacLaughlan and Sawada, 1997; Ley and Smith, 1997; Fong and Shibuya, 1998.

[17] The terms "census tract," "CT" and "neighbourhood" are used here interchangeably. According to Statistics Canada, census tracts are "small geographic units representing urban or rural neighbourhoodlike communities created in census metropolitan areas and census agglomerations." The population of census tracts ranges from a minimum of 2,500 to a maximum of 8,000. Due to the lack of available data, this analysis does not include census tracts for the CA of Cape Breton.

Families here refers to Statistics Canada's definition of economic families: a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common law or adoption.

[18] Using a 1992 LICO base, the national family poverty rate in 1995 was 16.3 per cent. High-poverty census tracts were those with poverty rates of 32.6 per cent among resident families – double the national rate.

Chapter 2

URBAN DEMOGRAPHY

This chapter moves beyond looking at poverty rates at geographic levels and begins to examine demographic characteristics and specific population groups. It addresses the question, "Within urban areas, which population groups are particularly vulnerable to living in poverty?" The objective is to provide a profile of poverty among selected urban groups and make some basic comparisons between these groups in different cities. As well, the chapter explores some factors that contribute to relatively high poverty rates among these groups. (Factors contributing to variations in poverty rates among cities are addressed in *Chapter 5*.)

The first section of this chapter begins by examining differences in poverty rates among age and gender groups in cities. The next section discusses specific groups with particularly high poverty rates, including immigrants, visible minorities, Aboriginal persons, and persons with disabilities. As well, poverty rates among different household types are explored. Finally, poverty rates for each group are summarized.

For ease of understanding, a single set of geographic units is used to focus discussion. Large or central cities in metropolitan areas (hereafter referred to as *metropolitan cities or cities*) have been chosen as the geographic unit of comparison for a number of reasons:[1]

- ➜ Poverty in metropolitan and municipal regions is actually concentrated in the large and central cities. As such, this chapter focuses on the areas where the problem of poverty is worst.
- ➜ Many of the vulnerable groups discussed are known to be concentrated in central areas, and the data below bear this out. In other words, this research concentrates on areas where the groups are most populous.
- ➜ These cities make good comparative units for they are similar in many respects: they are generally units of 100,000 population or greater, and they represent municipalities with similar responsibilities. As well, they are small enough to reflect community differences within metropolitan or regional areas.

However, the selected cities do differ with respect to their geographic context. In particular, there are notable variations in the size, geography and history of the metropolitan area or region in which they are located. For example, some cities selected are components of the same CMA, such as the cities of Toronto and Mississauga. Others are the only city selected from a particular CMA, such as Edmonton. In addition, some cities are centrally located (for example, Montréal), whereas others are suburban in nature (for example, Laval). Given these differences, readers are cautioned to take each city's regional context into consideration when examining the findings from this and subsequent chapters

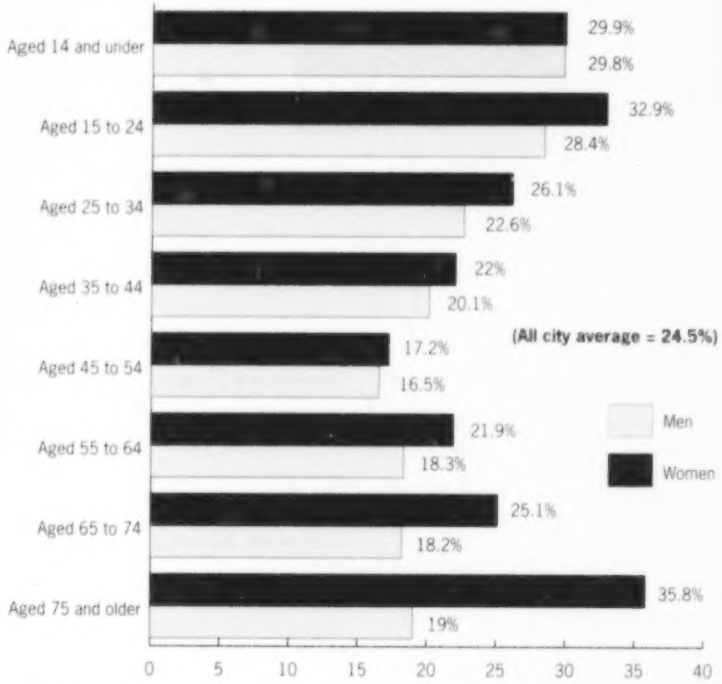
Age, Gender and Poverty

A person's age and gender have a remarkable influence on their likelihood of experiencing poverty. Figure 2.1 shows 1995 poverty rates for the population of all cities, by age and gender. The figure shows that the young and the elderly were more likely to experience poverty. As well, women in every age group were more likely to live in poverty than were men. The incidence of poverty declines with age until age 45 to 54, after which the incidence rises again. However, poverty rates for women rise more substantially with age than do the rates for men. Among females, seniors aged 75 and older were the most likely to be poor (35.8 per cent), followed by young women aged 15 to 24 (32.9 per cent). Among males, boys up to age 14 had the highest poverty rate at 29.8 per cent, followed by young men aged 15 to 24, at 28.4 per cent.

As shown in Figure 2.2, children and youth were over-represented among the poor population. They accounted for 32.8 per cent of the total population, but 40.4 per cent of the

FIGURE 2.1

POVERTY RATE BY AGE GROUP AND GENDER, AGGREGATE OF CITIES, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

poor population. In contrast, those aged 45 to 64 were under-represented among the poor. This group accounted for 21.3 per cent of the total population, but only 15.8 per cent of the poor population.

CHILDREN

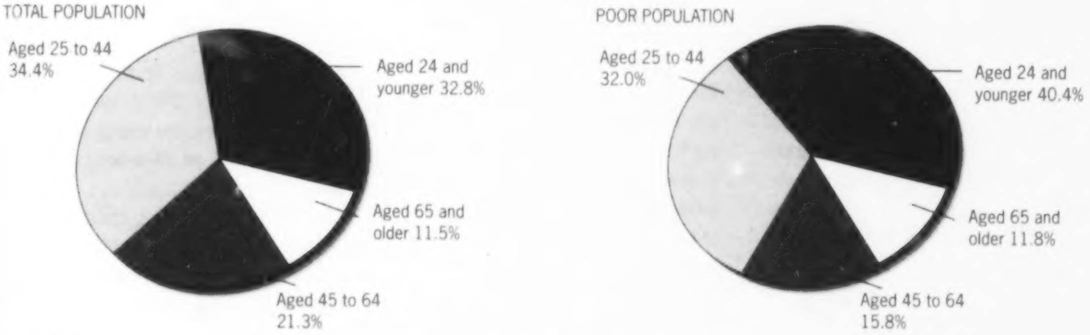
Child poverty is essentially family poverty, because most children do not grow up in isolation and they are not expected to have material income. Families take on a variety of forms, with each family type having a different likelihood of living in poverty. As such, the chance that a child will live in poverty is related to the type of family in which he or she lives. Poverty among different family types is discussed in detail in the section on "Household Type and Poverty" below.

Childhood poverty is associated with higher chances of poor health, low educational attainment, riskier environments, and riskier behaviours among children. These are all negative outcomes for the long-term development of individuals and for the nation as a whole.

Among the 2.3 million children under age 15 in cities, 693,700 were poor in 1995. Table 2.1 shows the number of poor children and the poverty rates for children under age 15 in each city. The 29.8 per cent poverty rate for children in all cities is 6.4 percentage points higher than the national poverty rate for this age group (at 23.4 per cent). The likelihood of a child

FIGURE 2.2

PROPORTION OF TOTAL AND POOR POPULATIONS BY AGE GROUP, AGGREGATE OF CITIES, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE 2.1

CHILDREN UNDER AGE 15 BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Total	Poor	Proportion of children in city population Total	Proportion of children in city population Poor	Poverty rate (%)
ALL CITIES	2,325,300	693,700	19.1	23.3	29.8
Montréal	153,900	77,800	15.6	19.1	50.5
Ottawa	52,200	20,700	16.6	23.3	39.6
Longueuil	22,800	8,600	18.1	22.5	37.7
Toronto	423,100	156,500	18.0	24.1	37.0
Saint John	13,300	4,800	18.8	25.3	36.4
Vancouver	70,800	25,500	14.0	16.3	36.0
Québec	22,200	7,900	13.6	14.0	35.6
Hamilton	61,500	21,900	19.4	25.0	35.6
Cape Breton	22,300	7,800	19.7	27.5	34.8
Sherbrooke	11,400	3,900	15.6	17.9	34.1
Hull	10,300	3,500	16.9	19.7	34.0
Trois-Rivières	6,700	2,200	14.4	15.7	33.5
Victoria	8,100	2,700	11.4	15.1	33.1
Burnaby	28,800	9,300	16.3	19.1	32.5
Edmonton	125,800	40,400	20.7	25.6	32.1
Halifax	16,600	5,300	14.9	19.5	31.9
Richmond	27,800	8,500	18.8	22.2	30.7
Winnipeg	121,900	37,100	20.1	25.1	30.4
St. John's	18,300	5,400	18.3	22.9	29.3
Sudbury	15,900	4,600	17.6	24.1	29.0
Saskatoon	42,600	12,400	22.4	28.4	29.0
Surrey	69,300	18,800	23.0	29.1	27.1
Coquitlam	21,000	5,600	21.0	24.9	26.5
Windsor	37,200	9,800	19.1	25.6	26.3
Niagara Falls	14,800	3,800	19.5	27.6	25.8
Laval	64,300	16,200	19.7	23.2	25.2
London	66,200	16,100	20.6	26.6	24.3
Regina	39,200	9,400	22.1	28.8	23.9
Calgary	161,700	38,400	21.3	24.6	23.7
St. Catharines	24,300	5,700	18.9	24.9	23.5
Jonquière	10,400	2,400	18.7	18.3	22.9
Kitchener	37,700	8,500	21.4	28.8	22.5
Oshawa	29,200	6,500	22.0	30.2	22.4
Gatineau	23,000	5,100	23.0	25.9	22.0
Mississauga	121,000	25,800	22.4	29.0	21.3
Thunder Bay	21,700	4,500	19.4	26.2	20.7
Gloucester	23,200	4,700	22.6	33.5	20.2
Chicoutimi	11,700	2,300	19.0	17.6	20.0
Nepean	24,300	4,800	21.4	30.1	19.8
Richmond Hill	22,300	4,300	22.0	24.4	19.4
Brampton	63,400	11,100	23.8	30.6	17.6
Cambridge	23,500	3,900	23.4	28.7	16.8
Markham	36,000	6,000	20.9	23.7	16.5
Saanich	17,400	2,800	17.4	21.7	16.1
Vaughan	30,800	4,000	23.3	25.1	13.0
Burlington	26,900	3,400	19.8	24.1	12.6
Oakville	28,600	3,100	22.4	24.7	10.9

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

experiencing poverty has much to do with where they live. More than half (50.5 per cent) of the children in the city of Montréal lived in poor families, whereas 10.9 per cent of children in Oakville lived in poverty. However, despite the wide range of poverty rates among this age group, many cities had rates close to the all-city average.

YOUTH

In 1995, youth aged 15 to 24 in cities were among those most likely to live in poverty. As among children, the youth poverty rate was higher in all cities than in Canada overall – 30.7 per cent compared to 23.4 per cent respectively. Table 2.2 shows that youth were over-represented among the poor populations in all cities examined except Vaughan. In 10 cities on the list, at least one in five poor persons was a youth. In Halifax, youth comprised one of every four poor persons. The poverty rate among youth varied widely by city. In Montréal, over half (51.0 per cent) of the youth lived below the poverty line; in Burlington, the rate was 10.6 per cent. In Québec, Ottawa, Victoria, Trois-Rivières, Vancouver and Cape Breton, the youth poverty rate was over 40 per cent.

Although many factors are associated with poverty among youth, their low status in the labour market likely contributes to their high poverty rates. This is supported by a number of indicators:

➜ Young people looking for employment have had a more difficult time finding it than have other age groups. As shown in Figure 2.3, the unemployment rate among Canadian youth has been considerably higher than the rate among other working-age groups. In 1989, the youth unemployment rate was four percentage points higher than that of adults aged 25 to 44. By 1997, this difference had grown to more than eight percentage points. As well, youth had less employment experience in 1996 than in previous years. The share of youth aged 15 to 19 with at least one week of employment experience declined 21 percentage points between 1989 to 1996 – from 74 per cent to 53 per cent.[2]

TABLE 2.2

YOUTH AGED 15 TO 24 BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

			Proportion of youth in city population		
	Total	Poor	Total	Poor	Poverty rate (%)
ALL CITIES	1,654,100	507,400	13.6	17.1	30.7
Montréal	131,800	67,200	13.3	16.5	51.0
Québec	21,700	9,400	13.3	16.6	43.3
Ottawa	41,700	17,700	13.2	19.9	42.6
Victoria	9,700	4,100	13.8	23.1	42.1
Trois-Rivières	7,000	2,900	15.1	20.0	40.8
Vancouver	68,100	27,800	13.5	17.7	40.8
Halifax	16,700	6,800	15.1	25.0	40.7
Sherbrooke	12,300	4,900	16.8	22.3	39.5
Hull	8,300	3,200	13.5	17.7	38.2
Burnaby	25,100	9,500	14.2	19.4	37.8
Longueuil	18,000*	6,400	14.3	16.8	35.6
Edmonton	86,200	30,200	14.2	19.1	35.0
Saint John	10,100	3,500	14.3	18.3	34.6
Saskatoon	30,600	10,500	16.1	24.1	34.3
Hamilton	41,300	13,800	13.0	15.7	33.4
St. John's	16,600	5,500	16.7	23.4	32.9
Toronto	293,600	96,600	12.5	14.9	32.9
Winnipeg	83,600	25,100	13.8	17.0	30.0
Richmond	21,300	6,400	14.4	16.6	30.0
Sudbury	14,000	4,200	15.4	21.8	29.9
Calgary	103,000	29,000	13.6	18.5	28.1
London	44,900	12,600	14.0	20.9	28.0
Jonquière	8,500	2,300	15.2	17.6	27.1
Regina	26,700	7,200	15.0	22.0	26.9
Cape Breton	16,500	4,400	14.6	15.5	26.5
Coquitlam	13,600	3 600	13.5	15.9	26.2
Windsor	28,000	7,100	14.4	18.6	25.3
Surrey	40,700	9,800	13.5	15.2	24.1
Chicoutimi	9,600	2,300	15.5	17.2	24.0
Laval	41,700	9,700	12.8	13.8	23.2
St. Catharines	16,800	3,900	13.1	16.9	23.0
Richmond Hill	13,700	3,000	13.5	17.0	22.1
Gatineau	13,700	3,000	13.7	15.5	22.1
Kitchener	24,600	5,400	14.0	18.2	21.8
Saanich	13,400	2,800	13.4	22.1	21.3
Oshawa	17,900	3,800	13.5	17.5	21.1
Nepean	15,000	3,100	13.1	19.1	20.5
Niagara Falls	9,600	1,900	12.6	13.7	19.9
Thunder Bay	15,500	3,000	13.9	17.4	19.2
Cambridge	13,600	2,400	13.6	17.7	17.8
Mississauga	74,900	13,000	13.8	14.7	17.4
Markham	27,600	4,600	16.0	18.1	16.5
Gloucester	15,200	2,400	14.9	17.3	15.9
Brampton	39,200	5,800	14.7	16.0	14.9
Oakville	16,100	2,000	12.6	16.1	12.7
Vaughan	19,900	2,400	15.0	14.8	11.9
Burlington	16,900	1,800	12.4	12.7	10.6

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

→ When youth do find employment, their wages are low. Not surprisingly, they often end up with poorly paying jobs due to a lack of employment experience or schooling. Fifty-eight per cent of all minimum-wage workers are youth, despite their relatively small numbers in the labour force.[3]

→ Finally, youth are highly likely to be in school.[4] Although many are employed part-time during the school year, school commitments generally restrict the amount of employment they can have, thereby keeping their overall earnings low.

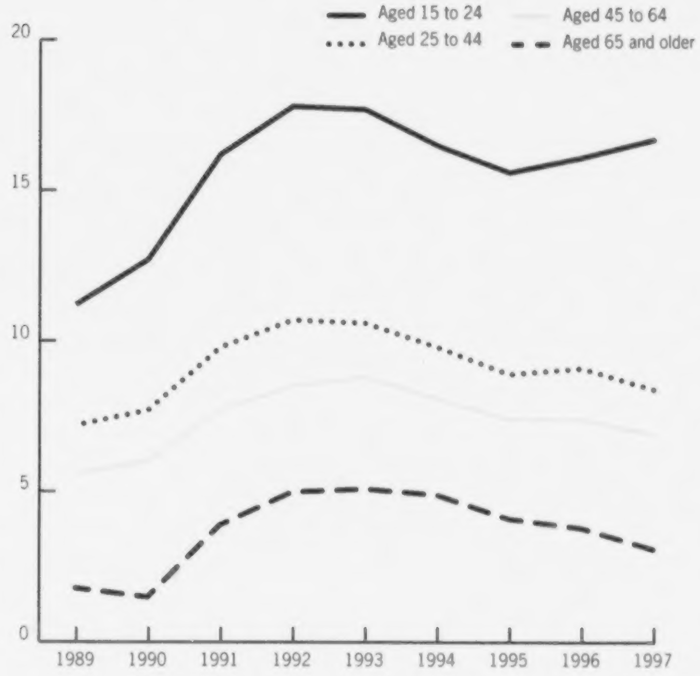
SENIORS

Many authors have cited the decline in poverty among seniors as a success story in Canadian social policy. Income transfers to persons over age 65 – through programs such as Old Age Security (OAS), Guaranteed Income Supplement (GIS), Spouse's Allowance (SPA), and the Canada/Québec Pension Plans (C/QPP) – have been credited with keeping many seniors out of poverty. However, despite two decades of declines in poverty among the elderly, a large proportion of seniors still live below the poverty line in many Canadian cities.

Table 2.3 shows poverty data for seniors aged 65 and older in cities. In 1995, the national poverty rate among seniors was 19.3 per cent, but 25.0 per cent of seniors in cities were poor. Among the 1.4 million elderly in cities, almost 349,900 lived below the poverty line.

The incidence of poverty among seniors in Montréal was more than 15 percentage points higher than the all-city average. As well, the elderly were most likely to be poor in Québec cities – eight of the top 10 cities ranked according to their high poverty rates for seniors were in Québec. At the low end of the scale, Saanich (at 8.2 per cent) had the lowest poverty rate for seniors among the cities examined. Of the 10 cities at the bottom of the list, Saanich was the only city not in Ontario.

FIGURE 2.3
UNEMPLOYMENT RATES BY AGE GROUP, CANADA, 1989-1997



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's *Labour Force Survey*, 1989 to 1997.

As discussed above, elderly women were more likely to live in poverty than were elderly men. One reason is that, over her lifetime, the average woman works in the paid labour force for a shorter time and at lower wages than does the average man. As a result, many elderly women contributed less to the Canada or Québec Pension Plans (C/QPP) and to employer-sponsored pension plans while they were working, and therefore they are eligible for smaller benefits from these programs. In addition, fewer women receive income from private pension plans than do men, and the amounts they receive from these sources are generally small. Elderly women typically receive a large share of their income from the income security programs of OAS, GIS and SPA, and this share increases with age. While elderly women receive higher average amounts from these sources than men receive, their benefits from C/QPP and private pensions are typically less than those of men.[5] Despite the existence of retirement programs, private pensions, and private investments, the incomes of many seniors – particularly senior women – fall below the poverty line.

Immigration and Poverty

Immigrants and refugees generally arrive in Canada looking for a fresh start in life. Many come for economic opportunities, to reunite with their families, or to escape persecution.[6] When they first arrive in the country, many foreign-born people have lower-than-average incomes. Over time, most of them are able to adjust to Canadian institutions such as the labour market, and to improve their incomes. In fact, the average income of some non-recent immigrants has approached, or surpassed, the average income of Canadian-born citizens. However, there are concerns that recent immigrants are having greater difficulties in the labour market than did previous immigrants, and that their incomes may never reach the Canadian average. Data in this section suggest that recent immigrants to Canada are indeed having trouble gaining an adequate income. If so, their long-term contributions to Canada's cultural and economic character may be diminished.

From the 1970s to the present, cities have been the predominant entry point for immigrants to Canada, and most have settled in metropolitan areas after gaining their landed immigrant status. As such, it is not surprising that immigrants represent a substantial proportion of the total population in these areas. In 1996, 85 per cent of all immigrants lived in metropolitan areas, compared to 57 per cent of the Canadian-born population.[7] In Table 2.4, columns one and four show the number and distribution of the population in all cities by immigrant status. In these cities, foreign-born Canadians accounted for 28.8 per cent of all residents in 1996. Of this population, 59.8 per cent immigrated to Canada before 1986, 15.7 per cent immigrated between 1986 and 1990, and 24.5 per cent immigrated between 1991 and 1996.

The table also includes figures on non-permanent residents in Canada, who accounted for about one per cent of the population of all cities.

TABLE 2.3

SENIORS AGED 65 AND OLDER BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

			Proportion of seniors in city population		
	Total	**Poor**	**Total**	**Poor**	**Poverty rate (%)**
All cities	1,402,100	349,900	11.5	11.8	25.0
Montréal	134,000	54,500	13.6	13.4	40.7
Québec	23,900	9,300	14.7	16.4	38.8
Longueuil	12,600	4,600	9.9	12.1	36.9
Hull	6,600	2,300	10.9	13.1	35.2
Vancouver	61,700	19,600	12.2	12.5	31.8
Gatineau	5,400	1,700	5.4	8.7	31.5
Chicoutimi	6,100	1,900	9.9	14.1	30.9
Trois-Rivières	7,300	2,200	15.7	15.6	30.6
Laval	34,500	10,100	10.6	14.4	29.2
Burnaby	21,800	6,300	12.4	13.0	29.1
Hamilton	46,300	13,300	14.6	15.2	28.8
Winnipeg	78,800	22,200	13.0	15.0	28.2
Richmond	15,700	4,300	10.6	11.1	27.1
Coquitlam	7,900	2,100	7.9	9.6	27.0
Toronto	300,200	79,800	12.8	12.3	26.6
Sherbrooke	10,200	2,600	13.9	12.2	25.9
Jonquière	6,400	1,600	11.4	12.3	25.3
Edmonton	62,900	15,600	10.4	9.9	24.8
Calgary	63,800	14,300	8.4	9.1	22.4
Saint John	10,400	2,200	14.7	11.8	21.6
Ottawa	45,300	9,200	14.4	10.4	20.4
Surrey	29,900	6,100	9.9	9.4	20.3
Cape Breton	15,800	3,100	14.0	11.1	19.7
Richmond Hill	8,500	1,600	8.3	8.9	18.8
Mississauga	39,400	7,400	7.3	8.3	18.8
St. John's	11,000	2,000	11.0	8.5	18.3
Brampton	16,100	2,900	6.1	8.0	18.1
Burlington	16,800	3,000	12.4	21.1	17.7
Windsor	26,700	4,600	13.7	12.1	17.3
Victoria	13,600	2,300	19.2	13.0	17.0
Vaughan	8,900	1,500	6.7	9.3	16.7
Sudbury	12,400	2,100	13.7	10.8	16.7
Saskatoon	20,400	3,300	10.7	7.7	16.4
Halifax	15,400	2,500	13.9	9.1	16.1
Thunder Bay	15,600	2,400	14.0	14.3	15.6
Niagara Falls	11,700	1,800	15.4	13.0	15.4
Regina	19,900	3,000	11.2	9.3	15.1
Oshawa	14,300	2,100	10.8	9.7	14.7
Markham	13,600	2,000	7.9	7.8	14.5
Oakville	12,200	1,700	9.5	13.8	14.4
St. Catharines	20,300	2,900	15.8	12.5	14.1
Cambridge	9,900	1,400	9.9	9.9	13.7
Kitchener	18,200	2,400	10.3	8.0	13.1
Gloucester	6,100	800	5.9	5.6	13.0
London	37,600	4,800	11.7	8.0	12.9
Nepean	10,200	1,000	8.9	6.5	10.2
Saanich	16,300	1,300	16.3	10.4	8.2

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

IMMIGRANTS

The last column in Table 2.4 shows that an average of 30.0 per cent of the immigrant population in cities lived below the poverty line in 1995. This share was considerably higher than the 21.6 per cent poverty rate among Canadian-born residents in cities. A closer look at poverty among urban immigrants highlights substantial differences, depending on when they immigrated. People who became landed immigrants between 1991 and 1996 (otherwise referred to as *recent immigrants or newcomers*) were the most likely group to be poor. Over half (52.1 per cent) of these immigrants lived in households with incomes below the poverty line.[8] On the other hand, persons who became landed immigrants before 1986 had a slightly lower poverty rate than the rate for Canadian-born residents (19.7 per cent compared to 21.6 per cent). Among the non-permanent population, there was a very high incidence of poverty, at 62.4 per cent – nearly three times the incidence of the Canadian-born population.[9]

Table 2.5 shows the total number of immigrants, the number of poor immigrants, and their share of each city's population. The table also shows poverty rates among Canadian-born and immigrant populations in each city. The cities are ranked according to their immigrant poverty rates. As shown in columns three and four, many cities with a high concentration of immigrants also had a high concentration of poor immigrants. In fact, they formed a majority of the poor in Markham, Richmond Hill, Toronto, Mississauga, Burnaby, Richmond and Coquitlam. In Toronto, this majority represented the largest number of poor immigrants (368,100 persons) in any one city.

These people are not immigrants to nor citizens of the country, but they include

- → foreign students;
- → foreigners with employment authorization or Minister's permits;
- → refugee claimants and their families.

TABLE 2.4

POPULATION BY IMMIGRANT STATUS AND POVERTY STATUS, SHOWING NUMBER, PROPORTION IN TOTAL POPULATION AND POVERTY RATE, AGGREGATE OF CITIES, 1995

	Number		Proportion of population		Poverty rate (%)
	Total	**Poor**	**Total**	**Poor**	
Total population	12,147,400	2,972,200	100.0	100.0	24.5
Canadian-born	8,520,100	1,842,600	70.1	62.0	21.6
Immigrant	3,504,000	1,052,500	28.8	35.4	30.0
Non-permanent population	123,300	77,000	1.0	2.6	62.4
Immigrant	3,504,000	1,052,500	100.0	100.0	30.0
Immigrated pre-1986	2,094,000	411,700	59.8	39.1	19.7
Immigrated 1986 to 1990	551,400	193,300	15.7	18.4	35.1
Immigrated 1991 to 1996	858,500	447,500	24.5	42.5	52.1

Note: Non-permanent population refers to non-citizens residing in Canada.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

As shown in columns five to seven of this table, immigrants were more likely than Canadian-born residents to be living below the poverty line in most cities. Over 40 per cent of immigrants lived in poverty in Montréal, Québec, Hull, Sherbrooke, and Longueuil. However, apart from Montréal, these high poverty rates represent relatively few people due to the small number of immigrants in those cities. At the other end of the spectrum, the poverty rate among immigrants was less than 14 per cent in Cambridge, Oakville, Burlington and Saanich. The poverty rate among immigrants was more than double that of the Canadian-born residents in five cities – Richmond, Coquitlam, Gloucester, Richmond Hill, and Markham. However, immigrants were less likely than Canadian-born residents to be poor in Victoria, Niagara Falls, Thunder Bay, Oshawa, and Sudbury.

Among the cities shown in Table 2.5, those in the metropolitan areas of Toronto, Montréal and Vancouver were most likely to be home to poor immigrants. Of all the poor immigrants who lived in cities, 31.0 per cent lived in cities within the Toronto CMA, and approximately nine per cent lived in cities within each of the CMAs of Montréal and Vancouver.

As discussed above, the average poverty rate among recent immigrants (that is, those who gained landed immigrant status between 1991 and 1996) was more than twice the rate among Canadian-born residents in cities. As well, recent immigrants comprised twice the share of the poor population (15.1 per cent) as they did among the total population (7.1 per cent). While these data convey the relatively high likelihood of recent immigrants to be living below the poverty line, this risk is not uniform across cities. Figure 2.4 shows the poverty rates among recent immigrants in each city.[10] Almost two-thirds of recent immigrants in the cities of Hull, Montréal, Longueuil, Québec and Ottawa were poor in 1995. Remarkably, more than half of recent immigrants were poor in 18 of the 31 cities. At the other end of the scale, less than one-third of newcomers were poor in Vaughan, Brampton and Oakville.

As shown in Table 2.5 and Figure 2.4, there were striking differences between the poverty rates for Canadian-born residents and recent immigrants in the same city. The rate among recent immigrants was more than four times the rate for the Canadian-born population in the cities of Richmond Hill, Nepean and Coquitlam. In Gloucester and Markham, the poverty rate for recent immigrants was more than five times that of the Canadian-born population.

In some respects, one might not expect immigrants to be more at risk of being in poverty than Canadian-born residents. Spigelman points out a number of characteristics associated with the immigrant population in British Columbia that would theoretically work against high poverty rates. These characteristics are associated not only with immigrants in BC, but also with immigrants across the country.

- → Most recent immigrants gained entry through the points system, which admits persons with skills and resources supposedly in demand by Canadian businesses. In 1996, 53 per cent of landed immigrants to Canada were considered to be in the "economic class." Of these, 81 per cent were in the skilled immigrant class and 19 per cent were business-class immigrants.[11]
- → Immigrants are more likely than people born in Canadian to have a university degree. Thirty-four per cent of recent immigrants aged 25 to 44 had completed university, compared to 19 per cent of the Canadian-born population.[12]
- → The immigrant population is older than the Canadian-born population. As such, a larger proportion of this population is of working-age.
- → The labour force participation of working-age immigrants is close to that of Canadian-born citizens.

TABLE 2.5

IMMIGRANT POPULATION BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Immigrant population		Proportion of immigrants in city population		Poverty rate (%)		
	Total	**Poor**	**Total**	**Poor**	**Immigrants**	**Canadian-born**	**Difference**
ALL CITIES	3,504,000	1,052,500	28.8	35.4	30.0	21.6	8.4
Montréal	265,500	132,200	26.9	32.5	49.8	36.6	13.2
Québec	5,800	2,900	3.6	5.1	49.5	34.0	15.5
Hull	5,500	2,700	9.0	14.9	48.3	26.8	21.4
Sherbrooke	3,700	1,500	5.0	7.0	41.6	28.8	12.8
Longueuil	11,600	4,700	9.1	12.4	40.9	29.0	11.9
Ottawa	77,600	29,900	24.7	33.6	38.6	24.0	14.5
Richmond	71,600	26,100	48.4	67.9	36.4	15.2	21.3
Coquitlam	32,100	11,400	32.0	50.8	35.4	15.3	20.1
Burnaby	73,700	26,000	41.9	53.0	35.2	21.1	14.1
Vancouver	227,700	77,800	45.0	49.6	34.2	27.1	7.0
Toronto	1,120,400	368,100	47.7	56.7	32.9	21.5	11.3
Edmonton	136,800	41,200	22.5	26.1	30.1	24.6	5.6
Hamilton	84,600	25,200	26.7	28.8	29.8	26.5	3.3
Laval	47,800	14,000	14.7	20.0	29.2	20.0	9.2
Gatineau	4,000	1,100	4.0	5.8	28.7	19.1	9.6
Halifax	12,400	3,400	11.2	12.7	27.7	23.9	3.8
Winnipeg	107,500	29,400	17.7	19.9	27.4	23.4	4.0
Gloucester	18,300	5,000	17.9	35.6	27.2	10.5	16.7
Saskatoon	15,600	4,200	8.2	9.6	26.9	22.2	4.7
Calgary	165,000	44,000	21.7	28.2	26.7	18.7	8.0
Surrey	89,800	23,200	29.8	36.0	25.9	19.2	6.7
Richmond Hill	42,500	10,800	41.9	60.6	25.3	11.6	13.8
London	67,400	15,700	21.0	26.0	23.3	17.5	5.8
Victoria	14,900	3,400	21.1	19.1	22.6	25.5	-2.8
Windsor	46,200	10,400	23.7	27.1	22.4	18.4	4.1
Nepean	26,200	5,800	23.0	36.3	22.3	11.3	11.0
Kitchener	42,000	9,000	23.9	30.7	21.5	15.1	6.4
Regina	14,700	3,100	8.3	9.6	21.4	17.9	3.5
Mississauga	234,700	49,400	43.3	55.5	21.0	12.5	8.5
Markham	83,100	17,300	48.2	68.7	20.8	8.3	12.4
St. Catharines	26,800	4,800	20.8	21.0	18.0	17.6	0.4
Niagara Falls	14,600	2,500	19.1	17.9	17.0	18.5	-1.4
Brampton	96,000	15,700	36.0	43.1	16.3	12.0	4.3
Thunder Bay	14,300	2,100	12.7	12.2	14.6	15.4	0.8
Oshawa	21,800	3,100	16.4	14.5	14.3	16.7	-2.3
Vaughan	55,200	7,800	41.8	49.2	14.2	10.2	4.0
Sudbury	9,700	1,400	10.8	7.2	14.1	22.0	-7.9
Cambridge	21,800	3,000	21.8	21.8	13.7	13.6	0.2
Oakville	35,600	4,700	28.0	37.4	13.3	8.5	4.8
Burlington	28,300	3,700	20.8	26.5	13.2	9.6	3.6
Saanich	21,000	2,800	21.0	21.4	13.1	12.4	0.7

Note: Canadian-born refers to persons born in Canada. Cities with a poor immigrant population of less than 1,000 persons were included in the totals for all cities but were not listed individually.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

A larger share of working-age persons in the population, combined with participation rates similar to those of the Canadian-born population, suggest a larger-than-average share of workers in the labour force.

➔ Immigrant families are far less likely to be headed by lone parents. As discussed in the section below on "Household Type and Poverty," lone-parent families have significantly higher poverty rates.

Despite these characteristics, immigrants who gained landed immigrant status between 1991 and 1996 and those who gained landed immigrant status between 1986 and 1990 have had difficulty staying above the poverty line, as shown in Table 2.4. In part, this is due to difficulties that some immigrants have entering the labour force and the low wages that many of them receive. Many immigrants, particularly newcomers, face a variety of serious employment challenges, beyond those experienced by other Canadians.

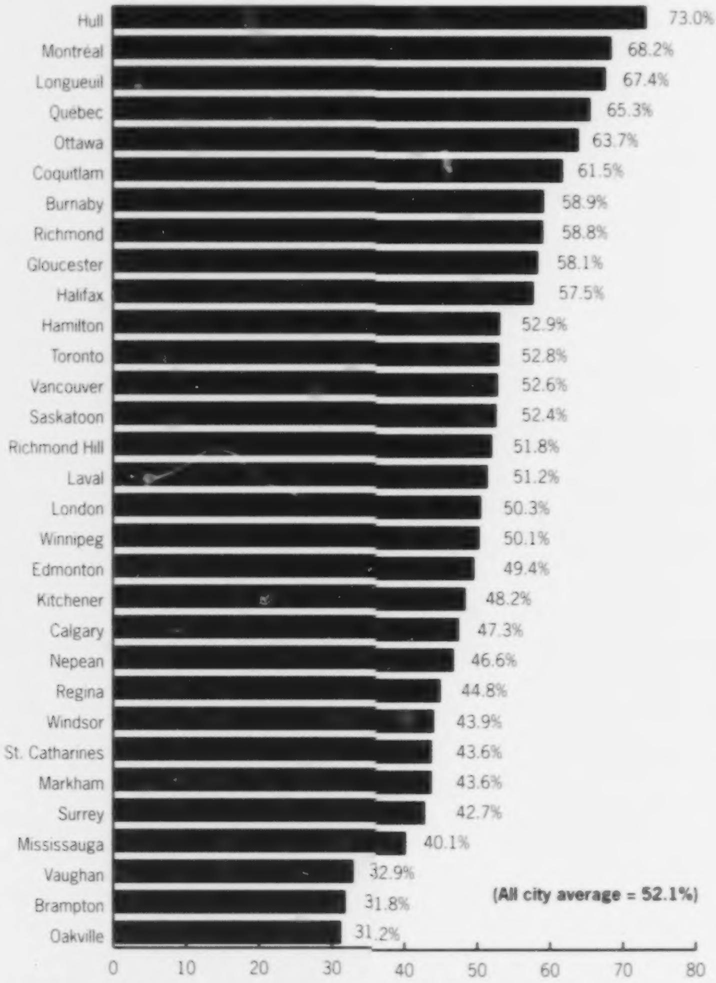
- They must adjust to their relocation in a new country, and they often face language and cultural barriers.
- Many experience discrimination that hinders their participation in the labour market.
- New immigrants are often unfamiliar with Canadian institutions, conventions and processes involved in finding employment and in the workplace.
- New immigrants' skills, credentials and employment histories are often not recognized by employers or accreditation agencies.
- Many employed immigrants work in industrial sectors that are highly stratified or that pay lower-than-average wages.[13]

Poverty appears to decline among immigrants as they spend more time in Canada, suggesting that poverty rates among recent immigrants are high temporarily and will drop in time. However, the low levels of earnings among recent immigrants cast doubt on whether poverty rates among this group will ever approach those of pre-1986 immigrants and Canadian-born citizens. Figure 2.5 shows earnings for new immigrants two years after their landing, compared to earnings of the Canadian-born population between 1982 and 1994. Although newcomers have consistently received lower earnings than the Canadian-born workers, the earnings gap between the groups began to grow in 1989, suggesting that this population may be facing greater challenges than before in gaining a foothold in the labour market.

While not as reliant on earnings as working-age immigrants, senior immigrants (either those who entered the country as seniors or who aged in Canada) also face unique challenges gaining an adequate income. Often they do not have access to the income security programs available to other elderly Canadians. For example, immigrant seniors do not qualify for OAS, GIS or SPA benefits unless they have lived in Canada for at least 10 years. Furthermore, they are only eligible for partial OAS benefits after 10 years' residence, and they do not qualify for full benefits until they have lived in Canada for 40 of their adult years.

FIGURE 2.4

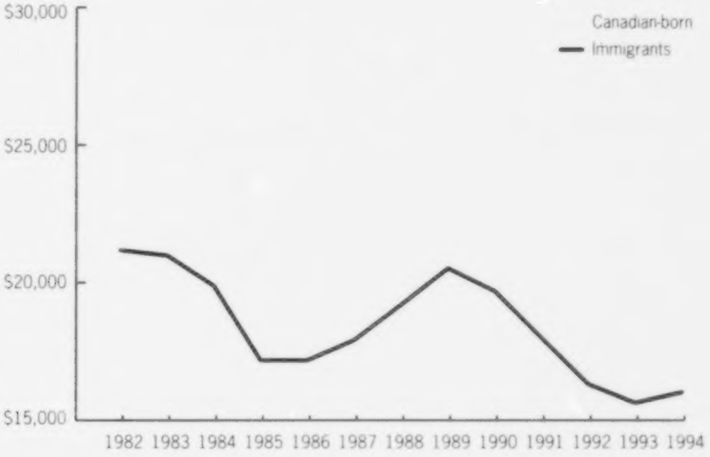
POVERTY RATES FOR RECENT IMMIGRANT POPULATION, BY CITY, 1995



Note: Cities with poor immigrant populations of less than 1,000 persons were not included in this list.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

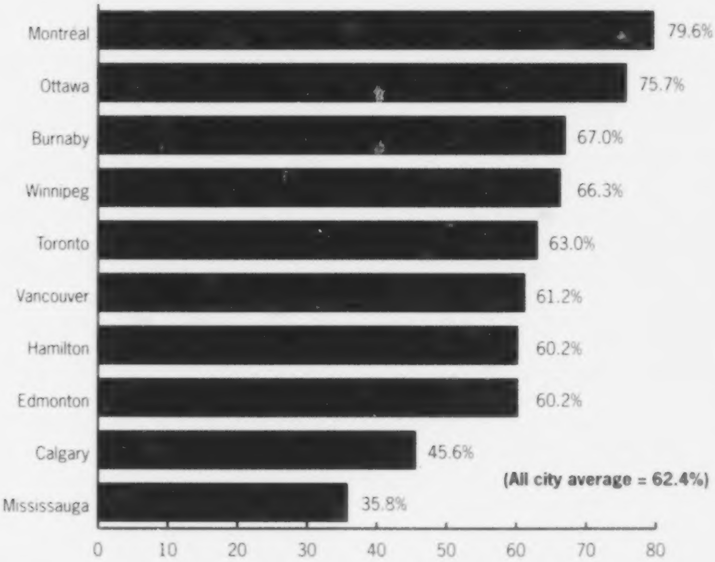
FIGURE 2.5
AVERAGE EARNINGS OF IMMIGRANT TAX-FILERS TWO YEARS AFTER LANDING AND CANADIAN-BORN TAX-FILERS, 1982-1994



Note: Data adjusted to 1994 dollars.

Source: Prepared by the Canadian Council on Social Development using data from Langlois and Dougherty, Citizenship and Immigration Canada (1997), *Preliminary Profile of Immigrants Landed in Canada over the 1980 to 1994 Period.*

FIGURE 2.6
POVERTY RATES FOR NON-PERMANENT POPULATION, BY CITY, 1995



Note: Cities with poor non-permanent populations of less than 1,000 persons were not included in this list.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

NON-PERMANENT RESIDENTS

Due to their small numbers, non-permanent residents form a modest proportion of urban populations. As mentioned above, non-permanent residents include foreign students, foreigners with employment authorization or Minister's permits, and refugee claimants and their families. Table 2.4 shows that the cities in this study were home to 123,300 non-permanent residents; of these, 77,000 were living in poverty. Overall, these residents accounted for 1.0 per cent of the total population and 2.6 per cent of the poor population. Although not shown in this table, slightly more than three-quarters (77.6 per cent) of the poor non-permanent population lived in the cities of Montréal, Vancouver and Toronto.

Figure 2.6 shows poverty rates among the non-permanent population in 10 cities. Over 75 per cent of non-permanent residents in Montréal and Ottawa lived below the poverty line in 1995. In eight of the 10 cities, over 60 per cent of non-permanent residents were poor.

Non-permanent residents experienced the highest poverty rates of any group examined in this report, suggesting that this group faces significant barriers in obtaining an adequate income. They are often restricted from joining the paid labour force and they generally have limited sources of income. Many members of this group, particularly non-sponsored refugee claimants, must survive for long periods with little or no income.

TABLE 2.6

VISIBLE MINORITY POPULATION BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Visible minority persons		Proportion of visible minority persons in city population		Poverty rate (%)		
	Total	**Poor**	**Total**	**Poor**	**Visible minority**	**Non-visible minority**	**Difference**
ALL CITIES	2,618,600	983,700	21.6	33.1	37.6	20.9	16.7
Montréal	202,300	129,300	20.5	31.8	63.9	35.4	28.6
Québec	3,700	2,300	2.2	4.0	62.2	34.0	28.2
Hull	3,600	2,000	5.9	11.2	55.5	27.6	27.9
Sherbrooke	2,000	1,100	2.7	5.0	54.4	29.0	25.4
Ottawa	59,500	31,800	18.9	35.7	53.4	22.4	31.0
Longueuil	9,900	5,000	7.9	13.0	49.9	28.6	21.4
Hamilton	35,400	15,800	11.1	18.1	44.8	25.4	19.3
Halifax	10,900	4,700	9.8	17.4	43.4	22.5	20.9
Toronto	877,000	357,300	37.3	55.0	40.7	19.8	20.9
London	28,700	11,400	8.9	18.9	39.7	16.7	23.0
Coquitlam	27,700	10,800	27.7	48.5	39.1	15.9	23.3
Laval	26,400	10,100	8.1	14.5	38.4	19.9	18.4
Richmond	73,000	27,500	49.4	71.4	37.6	14.6	22.9
Gloucester	15,000	5,500	14.7	39.2	36.5	9.7	26.8
St. Catharines	6,800	2,500	5.3	10.8	36.5	16.8	19.7
Burnaby	69,300	25,000	39.4	51.2	36.1	22.4	13.7
Windsor	24,800	8,800	12.7	23.1	35.7	17.3	18.4
Saskatoon	11,000	3,900	5.8	8.9	35.2	22.1	13.2
Edmonton	109,900	38,400	18.1	24.3	34.9	24.1	10.9
Vancouver	227,000	79,200	44.8	50.5	34.9	27.8	7.1
Kitchener	17,200	5,700	9.8	19.3	33.1	15.0	18.1
Victoria	6,000	1,900	8.5	10.9	32.2	24.4	7.8
Winnipeg	72,300	23,300	11.9	15.8	32.2	23.2	9.0
Calgary	125,600	40,000	16.5	25.6	31.8	18.3	13.5
Nepean	17,800	5,300	15.6	33.3	30.1	11.1	18.9
Surrey	87,000	25,800	28.8	40.1	29.7	18.0	11.7
Richmond Hill	33,000	9,500	32.6	53.7	28.9	12.0	16.9
Regina	10,000	2,800	5.6	8.7	28.3	17.7	10.6
Mississauga	183,600	45,600	33.9	51.3	24.9	12.1	12.8
Oshawa	6,600	1,600	5.0	7.5	24.5	15.9	8.6
Markham	79,500	17,700	46.1	70.4	22.2	8.0	14.2
Cambridge	7,500	1,600	7.5	12.0	22.0	13.0	9.0
Brampton	79,800	16,500	29.9	45.3	20.6	10.6	10.0
Saanich	11,300	2,100	11.3	16.5	18.8	12.1	6.7
Burlington	7,000	1,300	5.1	9.0	18.1	9.9	8.2
Oakville	13,300	2,200	10.4	17.3	16.5	9.1	7.4
Vaughan	20,900	3,100	15.8	19.6	14.9	11.5	3.4

Note: Cities with a poor visible minority population of less than 1,000 persons were included in totals for all cities but were not listed individually.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Visible Minority Persons in Poverty

Visible minority persons are defined under the 1986 *Employment Equity Act* as those (other than Aboriginal persons) who are non-Caucasian in race or non-white in colour. In 1996, these Canadians accounted for 21.6 per cent of the combined population in cities. Not surprisingly, some of the largest cities were also home to some of the greatest visible minority populations. Of the 2.6 million visible minority persons in cities shown in Table 2.6, 877,000 lived in Toronto, 183,600 lived in adjoining Mississauga, 227,000 lived in

Vancouver, and 202,300 lived in Montréal. Cities with the largest proportion of visible minorities in the city population included Richmond, BC (at 49.4 per cent); Markham, Ontario (at 46.1 per cent), Vancouver (at 44.8 per cent), Burnaby, BC (at 39.4 per cent); and Toronto (at 37.3 per cent). In contrast, visible minorities accounted for relatively small proportions of the population in other cities, such as in Québec, Sherbrooke and Oshawa, showing that not all cities are increasingly multi-racial.

Despite the existence of long-standing visible minority communities in Canada, most visible minority persons are part of families that came to Canada following changes to the federal *Immigration Act* in the late 1970s and 1980s which opened the doors for persons from non-European countries. Most of these immigrants have been attracted to the Toronto, Montréal and Vancouver areas where they form communities with others who share their ethnicity, culture and language. Fewer visible minorities have settled outside of these areas.

As shown in Table 2.6, visible minorities in cities were far more likely to live below the poverty line than were non-visible minorities. On average, 37.6 per cent of the visible minority population in cities was poor, compared to 20.9 per cent of the non-visible minority population. Furthermore, the average poverty rate for visible minorities was greater than the highest rate for non-visible minorities in any of the individual cities examined. As well, the poverty rate for visible minorities was more than double the rate for non-visible minorities in 14 of the 37 cities listed. In the city of Gloucester in the Ottawa-Hull area, the poverty rate for visible minorities (36.5 per cent) was almost four times the rate for non-visible minorities (9.7 per cent).

The range of poverty rates among visible minorities in cities was also remarkable. As shown in Figure 2.7, more than 50 per cent of visible minority persons were poor in the top five cities listed; in the bottom five cities, poverty rates among this population were less than 21 per cent.

Although visible minorities accounted for an average of 21.6 per cent of the city populations, they accounted for 33.1 per cent of the poor populations. In the cities of Richmond, Markham, Toronto, Richmond Hill, Mississauga, Burnaby, and Vancouver, more than half of the poor population was a visible minority.

The high incidence of poverty among visible minorities is linked, in part, to their employment earnings. Whether they are immigrants or Canadian-born, visible minority persons have lower labour market earnings than their non-visible minority counterparts. In 1996, approximately two-thirds (68 per cent) of visible minorities were immigrants and one-third (32 per cent) were Canadian-born. In most cases, visible minority immigrants earned less than their non-visible minority counterparts.[14] Given their similar language and educational experiences, one might expect earnings parity between Canadian-born visible minorities and non-visible minorities, but that was not the case. Pendakur and Pendakur suggest that Canadian-born visible minority men have slightly lower earnings than their non-visible minority counterparts, even when such factors as potential employment experience, education, occupation and industry are taken into account. Although difficult to quantify, one likely contributor to this difference in earnings is discrimination in hiring and workplace practices.[15]

Aboriginal People in Poverty

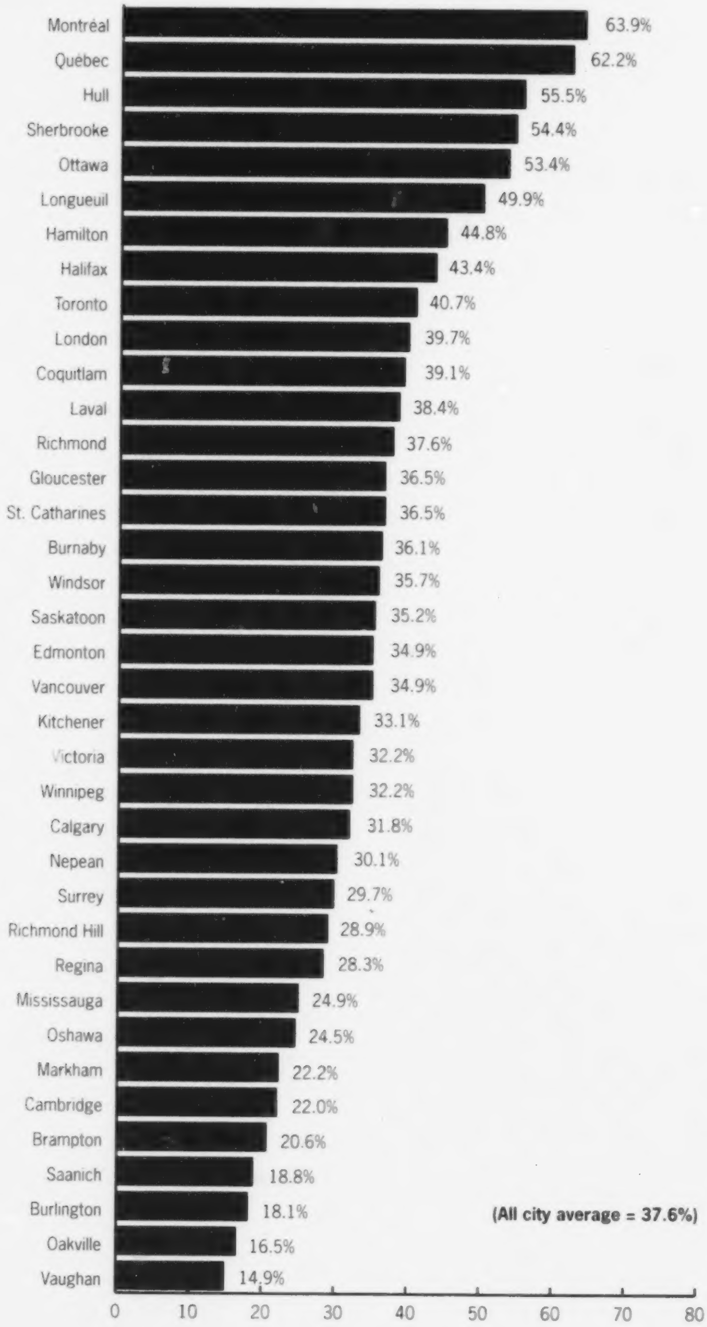
In 1995, Aboriginal people in cities were more than twice as likely to live in poverty as non-Aboriginal people.[16] Table 2.7 shows poverty data for the Aboriginal and non-Aboriginal populations in all cities, as well as in 15 individual cities with sizeable Aboriginal populations.[17] On average, 55.6 per cent of Aboriginal people in cities were living in poverty in 1995, compared to 24 per cent of non-Aboriginal people. The incidence of poverty among urban Aboriginal people was the highest of any population examined in this report, other than non-permanent residents.

As shown in Figure 2.8 and Table 2.7, the range of poverty rates was substantial for Aboriginal people in cities with sizeable Aboriginal populations, varying from 40.8 per cent in Burnaby to 66.1 per cent in Vancouver. In each city, the poverty rate among Aboriginal people was considerably greater than the rate among non-Aboriginal people. It was more than double the non-Aboriginal rate in two-thirds of the cities examined, and more than triple the non-Aboriginal rate in Thunder Bay, Saskatoon and London. In Regina, the incidence of poverty among Aboriginal people was a remarkable 4.2 times the rate of non-Aboriginal people. These differences are particularly significant in that they reflect the economic situations of people living within the same cities.

Aboriginal people account for a relatively small proportion of most city populations. As presented in the third and fourth columns of Table 2.7, Aboriginal persons accounted for an average of 1.5 per cent of the total population and 3.4 per cent of the poor population in all cities in 1995. Even in cities with larger-than-average shares of Aboriginal people in the population – such as Saskatoon,

FIGURE 2.7

POVERTY RATES FOR VISIBLE MINORITY POPULATION, BY CITY, 1995



Note: Cities with a poor visible minority population of less than 1,000 persons were not included in this list.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Regina, Winnipeg, Thunder Bay and Edmonton – less than eight per cent of the population was Aboriginal. Most of the cities with the highest proportions of Aboriginal people were also those with the highest Aboriginal poverty rates. In Regina, Aboriginal people accounted for 24.3 per cent of the poor population – more than three times their proportion of the total population. Saskatoon also had a large share of Aboriginal people among its poor population – 22.5 per cent of all the poor in that city.

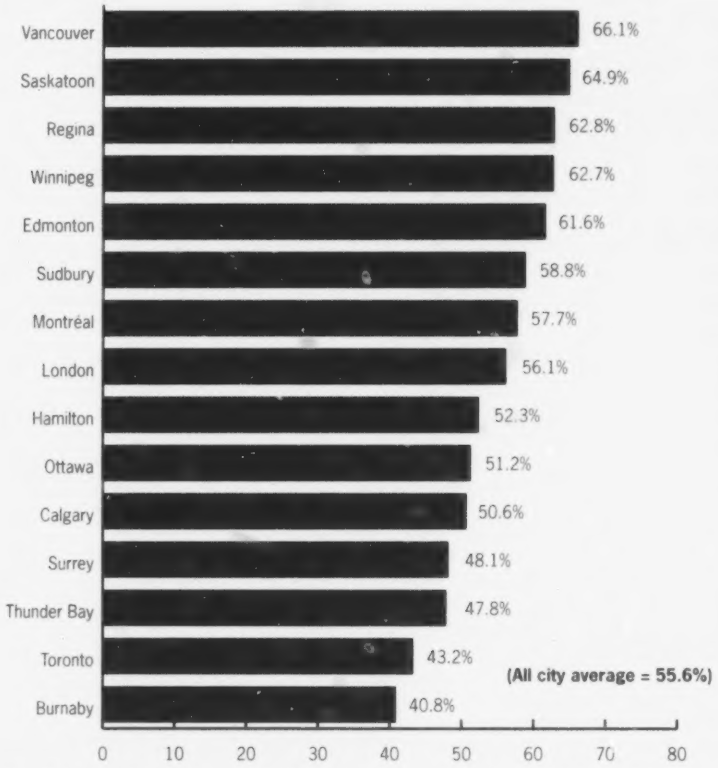
The high poverty rate among Aboriginal people is due to a number of factors, including the significant barriers that many Aboriginal people face in getting and keeping a good job in urban centres. As a report for the Royal Commission on Aboriginal Peoples stated, they are not favoured in today's labour market:

> "Aboriginal people face discrimination in hiring and employment. They earn about one-third less in wages. They are less likely to hold down full-time, year-round jobs. They are much more likely to be employed in manual trades such as construction than in white collar jobs as professionals, administrators, managers or clerks."

Low levels of employment and poor wages typically translate into low earnings. Figure 2.9 shows average 1995 earnings of all workers compared to the average earnings of off-reserve Aboriginal workers.[18] Off-reserve Aboriginal workers took home only 69.7 per cent of the earnings of all workers – a difference of $8,000. Even when the comparison was limited to full-time, full-year workers, Aboriginal workers living off-reserve still earned only 82.2 per cent of that of all workers.

FIGURE 2.8

POVERTY RATES FOR ABORIGINAL IDENTITY POPULATION, BY CITY, 1995



Note: Aboriginal identity refers to persons who identified with being North American Indian, Metis or Inuit. Cities with a poor Aboriginal population of less than 1,000 persons were not included in this list.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Many Aboriginal people have more difficulty than others participating in the paid labour force largely due to their age and education levels. The average Aboriginal worker is notably younger and has a lower level of formal education than the average non-Aboriginal worker. In a competitive job market, younger and less-educated workers typically earn less than older and better-educated workers.

Persons with Disabilities in Poverty

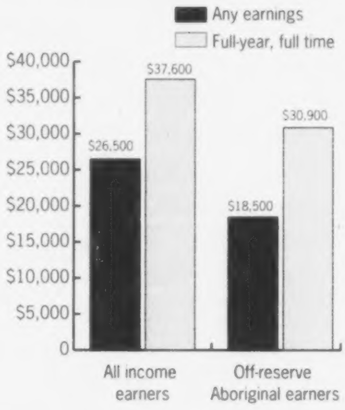
For urban residents, having a disability increases the likelihood of being poor. As shown in Table 2.8, approximately one in 10 city residents (10.2 per cent) had a disability in 1996.[19] However, 15.0 per cent of the poor population in cities were persons with disabilities, in other words, they were over-represented among the poor. Although persons without disabilities had a poverty rate of 23.1 per cent, 36.1 per cent of those with disabilities were poor.

Figure 2.10 and Table 2.8 show cities ranked by their poverty rate for persons with disabilities. In every city, the poverty rate for this group was higher than the rate for persons without disabilities, and in 40 of the 47 cities listed, the poverty rate among persons with disabilities was 1.5 times the rate for persons without disabilities. The highest poverty rates for persons with disabilities were in Québec, containing seven of the top 10 cities. In the first five cities listed, more than 50 per cent of the population with disabilities were poor. At the other end of the scale, the lowest poverty rates for persons with disabilities still exceeded 17 per cent, and four of the five cities were located in Southern Ontario. As was seen among other population groups, the likelihood of a person with disabilities living in poverty had a lot to do with the city in which they lived.

Persons with disabilities are another group that often encounters difficulties participating in the labour force. Factors such as the type of disability and its severity are closely

FIGURE 2.9

AVERAGE EARNINGS OF ALL INCOME EARNERS AND OFF-RESERVE ABORIGINAL INCOME EARNERS, BY FULL-YEAR FULL-TIME STATUS, CANADA, 1995



Note: Aboriginal refers to the population who identified themselves as Aboriginal.

Source: Statistics Canada, *The Daily*, July 13, 1998.

TABLE 2.7

ABORIGINAL IDENTITY POPULATION BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Aboriginal identity population		Proportion of Aboriginal population in city population		Poverty rate (%)		
	Total	Poor	Total	Poor	Aboriginal	Non-Aboriginal	Difference
ALL CITIES	181,000	100,700	1.5	3.4	55.6	24.0	31.7
Vancouver	10,300	6,800	2.0	4.3	66.1	30.2	35.8
Saskatoon	15,100	9,800	7.9	22.5	64.9	19.2	45.7
Regina	12,600	7,900	7.1	24.3	62.8	14.9	47.9
Winnipeg	41,300	25,900	6.8	17.6	62.7	21.5	41.2
Edmonton	24,100	14,800	4.0	9.4	61.6	24.6	37.0
Sudbury	2,800	1,700	3.1	8.6	58.8	20.0	38.8
Montréal	2,900	1,700	0.3	0.4	57.7	41.2	16.5
London	3,700	2,100	1.1	3.4	56.1	18.3	37.8
Hamilton	4,000	2,100	1.3	2.4	52.3	27.3	25.0
Ottawa	3,300	1,700	1.0	1.9	51.2	28.0	23.2
Calgary	13,800	7,000	1.8	4.5	50.6	20.0	30.5
Surrey	4,900	2,300	1.6	3.6	48.1	20.9	27.2
Thunder Bay	6,200	2,900	5.5	17.2	47.8	13.4	34.4
Toronto	9,200	4,000	0.4	0.6	43.2	27.6	15.6
Burnaby	2,400	1,000	1.3	2.0	40.8	27.6	13.1

Note: Cities with a poor Aboriginal population of less than 1,000 persons were included in the totals for all cities but were not listed individually.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

linked with employment opportunities. Furthermore, lack of access to disability-related supports and to workplace accommodations often prevents persons with disabilities from reaching their full potential in work environments. As well, some employers may discriminate against persons with disabilities by not hiring such persons or not considering them for job advancement opportunities. As Fawcett stated, "Entering and staying in the labour force can be a major hurdle for some people with disabilities. The path is often littered with obstacles and closed doors. Whether or not persons with disabilities believe they are limited or prevented from working depends upon their environment as much as it does upon their disability." And because employment levels are linked to poverty rates, the workplace barriers faced by persons with disabilities contribute to their high poverty rates.

Household Type and Poverty

Families play an important economic role in most people's lives. Close relatives rely on each other, especially during challenging economic times.[20] Through a sense of collective responsibility, the income and resources of individuals are generally shared among family members. Expenditures made by members are often intended to benefit the family as a whole, particularly for such essential items as food and shelter. Measures of income adequacy (such as the LICOs) are usually assessments of the relationship between a family's or individual's income and their expenses.[22] Data in this section show that certain household types are better able than others to strike an economic balance.

HOUSEHOLD FAMILIES AND INDIVIDUALS

For the purposes of this report, households refer to either economic families or unattached individuals.[23] As shown in Table 2.9, most city residents lived in economic families in 1995. Of the 5.1 million households in cities, 63.1 per cent were economic families. Among these families, couples with no children under age 18 accounted for the largest share (44.3 per cent). Couples with children under age 18 represented 36.7 per cent of all economic families, lone-parent families with children under age 18 represented 10.3 per cent, and other families represented 8.7 per cent.

Unattached individuals were highly over-represented among poor households, and economic families on the whole were under-represented. Although unattached individuals accounted for 36.9 per cent of all households, they formed 56.5 per cent of poor households. Conversely, economic families accounted for 43.5 per cent of poor households – 19.6 percentage points less than their share (63.1 per cent) of all households.

TABLE 2.8

PERSONS WITH DISABILITIES BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Persons with disabilities		Proportion of persons with disabilities in city population		Poverty rate (%)		
	Total	Poor	Total	Poor	With a disability	Without a disability	Difference
ALL CITIES	1,239,000	446,900	10.2	15.0	36.1	23.1	13.0
Québec	13,900	8,100	8.6	14.4	58.4	32.4	26.0
Montréal	83,900	47,400	8.5	11.6	56.5	39.7	16.7
Trois-Rivières	4,200	2,300	9.0	15.8	53.9	28.5	25.5
Sherbrooke	6,700	3,500	9.1	15.9	51.6	27.4	24.2
Longueuil	10,200	5,200	8.1	13.6	50.8	28.4	22.4
Hull	5,800	2,700	9.4	15.0	46.6	27.4	19.3
Vancouver	52,600	24,100	10.4	15.3	45.7	29.2	16.5
Chicoutimi	3,900	1,700	6.3	12.6	43.4	20.2	23.2
Hamilton	46,200	18,600	14.6	21.3	40.3	25.4	15.0
Saint John	11,100	4,400	15.7	23.0	39.6	24.6	15.1
Jonquière	3,800	1,500	6.8	11.4	39.6	22.3	17.3
Laval	19,800	7,700	6.1	11.0	38.9	20.3	18.6
Edmonton	67,600	26,300	11.2	16.6	38.9	24.4	14.5
Ottawa	39,100	15,100	12.4	17.0	38.7	26.8	11.9
Winnipeg	67,100	25,600	11.1	17.4	38.2	22.5	15.7
Gatineau	6,800	2,600	6.8	13.2	37.9	18.1	19.8
Toronto	252,600	94,700	10.7	14.6	37.5	26.4	11.1
Burnaby	17,900	6,600	10.2	13.5	37.0	26.8	10.2
Victoria	11,100	3,900	15.7	22.1	35.4	23.1	12.2
Halifax	13,900	4,800	12.5	17.8	34.8	22.9	11.8
St. John's	10,300	3,600	10.3	15.2	34.6	22.1	12.5
Calgary	69,100	23,400	9.1	15.0	33.8	19.2	14.6
Cape Breton	21,500	7,000	19.0	24.9	32.8	23.1	9.7
Saskatoon	20,600	6,700	10.8	15.5	32.7	21.6	11.1
Sudbury	14,100	4,500	15.6	23.5	31.9	19.2	12.7
Coquitlam	8,100	2,600	8.1	11.4	31.5	21.5	10.1
Surrey	29,800	9,400	9.9	14.6	31.5	20.2	11.2
Richmond	11,100	3,500	7.5	9.1	31.4	25.5	5.9
Windsor	26,600	7,800	13.7	20.5	29.5	18.0	11.5
Regina	18,300	5,300	10.3	16.2	28.8	17.1	11.7
London	39,600	11,200	12.3	18.5	28.2	17.4	10.8
St. Catharines	17,000	4,800	13.3	20.8	28.0	16.2	11.8
Thunder Bay	15,200	4,000	13.6	23.6	26.5	13.4	13.1
Mississauga	43,200	11,400	8.0	12.8	26.3	15.5	10.8
Niagara Falls	10,200	2,700	13.4	19.3	26.3	17.0	9.3
Kitchener	19,500	5,000	11.1	16.8	25.4	15.7	9.8
Cambridge	10,700	2,700	10.7	19.9	25.4	12.3	13.1
Oshawa	15,700	3,900	11.8	18.2	25.1	15.1	10.0
Richmond Hill	7,400	1,800	7.3	10.3	24.8	16.9	7.9
Brampton	21,900	4,900	8.2	13.6	22.5	12.8	9.7
Burlington	12,200	2,500	9.0	18.0	20.8	9.3	11.5
Nepean	9,500	2,000	8.3	12.2	20.6	13.5	7.1
Gloucester	7,600	1,600	7.5	11.2	20.5	13.0	7.5
Oakville	9,400	1,900	7.4	14.7	19.7	9.1	10.6
Saanich	10,700	2,100	10.7	16.2	19.5	12.1	7.5
Vaughan	10,400	2,000	7.9	12.7	19.4	11.4	8.1
Markham	11,200	1,900	6.5	7.7	17.3	14.3	3.0

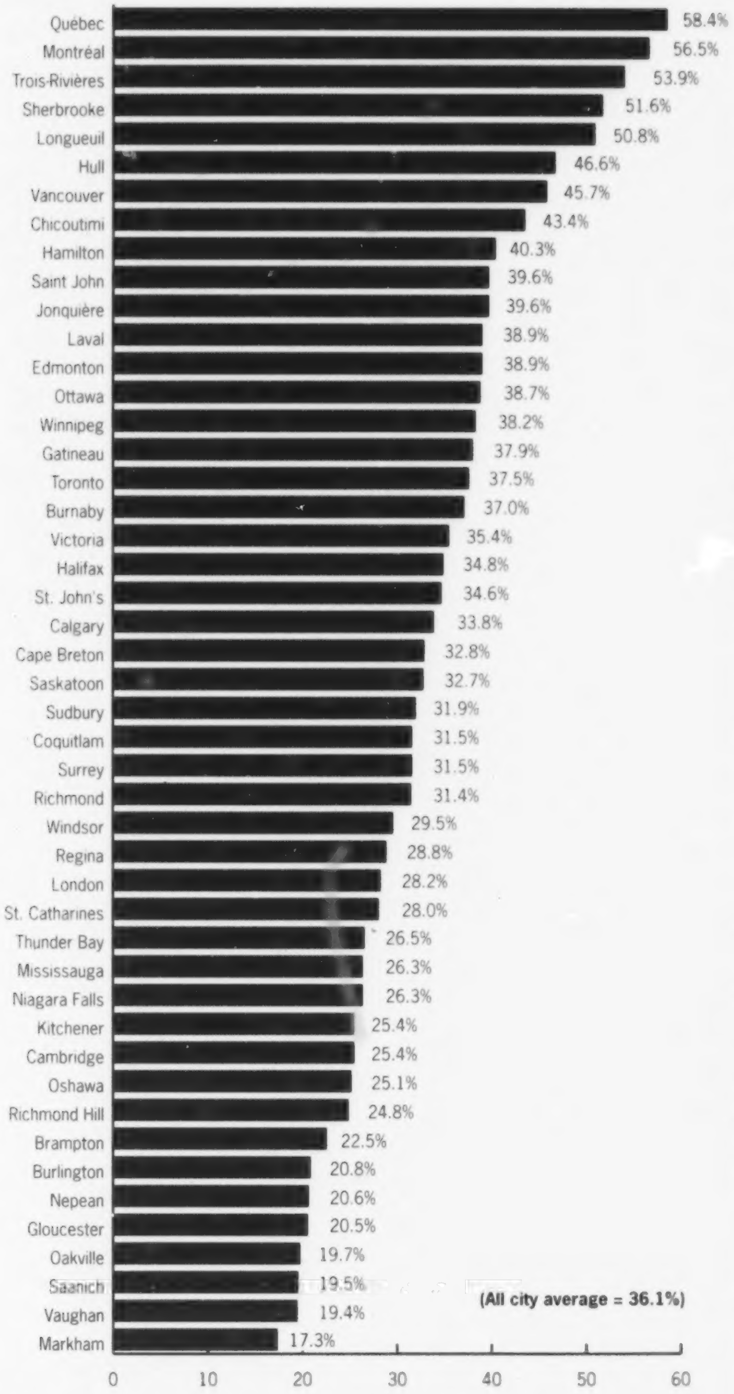
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

While couples (with and without children) were under-represented among poor families, lone-parent families and other families were over-represented among the poor. Lone-parent families accounted for 29.9 per cent of poor families – almost triple their proportion of all families.

The poverty rate among all households was 29.5 per cent, the rate among all economic families was 20.3 per cent, and the rate among unattached individuals was 45.2 per cent. For all household types, lone-parent families had the highest incidence of poverty – on average, 59.2 per cent were living below the

FIGURE 2.10

POVERTY RATES FOR PERSONS WITH DISABILITIES, BY CITY, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

poverty line. At 47.5 per cent, single women had the next highest poverty rate. Couples without children had the lowest incidence of poverty – almost one-fifth the rate of lone-parent families.

Table 2.10 presents poverty data for lone-parent families, couples with children, and unattached individuals in each city, ranked by poverty rates for lone-parent families. Cities with relatively high poverty rates among lone-parent families did not necessarily have high poverty rates among other family types. The incidence of poverty among lone-parent families ranged from 33.2 per cent in Vaughan to 76.7 per cent in Cape Breton – a difference of more than 100 per cent between the lowest and highest rates. Cities with the next four highest poverty rates among lone-parent families were geographically dispersed.

There is little question that lone-parent families had remarkably high poverty rates, particularly when compared to the rates for other household types within the same cities. For example, the poverty rate among couples with children in Cape Breton was less than one-quarter the rate for lone-parent families in that city. Even the highest incidence of poverty among couples with children – 35.0 per cent in Montréal – was half the rate of lone-parent families in the same city. Despite having lower poverty rates than lone-parent families, couples with children still had relatively high rates in many cities, including Montréal, Burnaby, Vancouver, Richmond and Toronto.

Other than in Vaughan, poverty rates among unattached individuals in each city were lower than those among lone-parent families and higher than those among couples with children. Over 57 per cent of unattached individuals were poor in the cities of

TABLE 2.9

HOUSEHOLDS BY HOUSEHOLD TYPE AND POVERTY STATUS, SHOWING NUMBER, PROPORTION OF TOTAL HOUSEHOLDS AND POVERTY RATE, AGGREGATE OF CITIES, 1995

	Number		Proportion of total households		Poverty rate (%)
	Total	Poor	Total	Poor	
Total households	5,141,800	1,517,200	100.0	100.0	29.5
Total economic families	3,246,100	660,600	63.1	43.5	20.3
Total unattached individuals	1,895,700	856,600	36.9	56.5	45.2
Total economic families	3,246,100	660,600	100.0	100.0	20.3
Couples with no children under 18	1,438,400	171,300	44.3	25.9	11.9
Couples with children under 18	1,192,500	222,800	36.7	33.7	18.7
Lone-parent families with children under 18	333,600	197,500	10.3	29.9	59.2
All other families	281,500	68,900	8.7	10.4	24.5
Total unattached individuals	1,895,700	856,600	100.0	100.0	45.2
Men	894,600	380,800	47.2	44.5	42.6
Women	1,001,100	475,800	52.8	55.5	47.5

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Trois-Rivières, Montréal, Québec and Jonquière. By comparison, less than 30 per cent of unattached individuals in Gloucester and Nepean were poor.

DISCUSSION

Household type is one factor that influences the sources and levels of household income. As shown above, lone-parent families are more likely than unattached individuals and couples to be poor. To some extent, the poverty rates among these various household types are due to the dynamics of the earning capacity of household members and the presence of dependants.

On average, non-elderly households earn almost 80 per cent of their income through wages, salaries and self-employment.[25] As such, household members' level of participation in the labour force is a key variable in the income equation. In general, the more weeks of employment that a family or individual has, the lower their likelihood of living in poverty.

Furthermore, in a competitive labour market, households headed by one potential income earner are more economically vulnerable than households with multiple potential earners.[26]

For the average family, having earnings from more than one family member is critical in being able to meet their household expenditures. In 1992, employed heads and spouses in the average family earned $669 a week, and they needed a combined total of 76.8 weeks of paid work per year to cover their expenditures.[27] Furthermore, the Canadian economy relies on multiple earners in the workforce.

> "... it is not just individual families that now depend on two wages. Indeed, the Canadian economy as a whole depends on the capacity of families to adapt to new economic realities. The health of the private sector is sustained, in large measure, by the expenditures families make in the marketplace and the public sector services on which Canadians count are paid for with the taxes contributed by both men and women."[28]

Couples with children have two potential adult income earners and at least one dependant. As such, these families are more likely to have earnings high enough to keep them out of poverty. In 1995, 40.5 per cent of non-elderly couples with children had a combined total of at least 98 weeks of employment – the equivalent of at least two full-year jobs. An additional 43.8 per cent of these families had a combined total of 53 to 97 weeks of employment – the equivalent of at least one full-year job, but less than two full-year jobs.[29] In both these cases, multiple household members are employed.

For couples, even if one spouse is unemployed or under-employed, the other spouse may be able to earn a sufficient income to support the entire family. For these families, the ability to pool household resources provides an important buffer against poor labour market returns. To a great extent, the participation of women in the labour force has shielded many families from the declining real earnings of working men and from the rising cost of living.[30]

Lone-parent families with children under age 18 have one potential adult income earner and at least one dependant. In general, parents in these families are less likely to participate in the labour market, often as a result of their child-care responsibilities. In 1995, only 36.9 per cent of non-elderly lone-parent families had the equivalent of a full year's employment.[31] For this reason alone, lone-parent families were more likely to have low earnings, thus

TABLE 2.10

SELECTED HOUSEHOLD TYPES BY POVERTY STATUS AND CITY, SHOWING NUMBER AND POVERTY RATE, 1995

	Lone parents with children under 18			Couples with children under 18			Unattached individuals		
	Total	Poor	Poverty rate (%)	Total	Poor	Poverty rate (%)	Total	Poor	Poverty rate (%)
ALL CITIES	333,600	197,500	59.2	1,192,500	222,800	18.7	1,895,700	856,600*	45.2
Cape Breton	4,000	3,100	76.7	10,700	1,700	15.7	10,900	5,400	50.1
Saint John	2,800	2,000	73.3	6,300	1,100	17.6	11,300	5,200	45.9
Montréal	33,900	23,700	70.1	73,300	25,700	35.0	256,200	148,300	57.9
Hamilton	10,200	7,100	69.3	29,300	5,700	19.5	48,700	24,700	50.7
St. John's	3,100	2,100	65.7	9,600	1,500	15.3	13,100	6,400	48.6
Sudbury	3,100	2,000	64.7	8,100	1,100	13.4	14,900	6,800	45.6
Trois-Rivières	1,600	1,000	63.0	3,500	600	16.5	11,000	6,400	58.2
Longueuil	5,300	3,300	62.9	11,400	2,500	21.9	21,600	10,900	50.5
Winnipeg	17,100	10,700	62.6	60,700	10,200	16.9	95,100	46,600	49.1
Toronto	64,900	40,500	62.5	213,300	53,900	25.3	365,600	152,500	41.7
Surrey	7,600	4,700	61.9	34,700	5,900	17.1	29,400	12,300	42.0
Halifax	3,500	2,200	61.5	8,000	1,200	15.6	27,100	11,200	41.4
Québec	5,300	3,300	61.2	12,200	2,700	21.9	44,500	25,500	57.3
Niagara Falls	2,200	1,300	61.1	7,400*	1,000	13.3	8,900	3,700	41.3
Saskatoon	6,300	3,800	60.8	19,600	2,900	14.9	31,300	14,300	45.7
Edmonton	18,100	11,000	60.8	61,200	12,300	20.0	95,900	44,900	46.8
Vancouver	10,600	6,400	59.9	38,300	10,100	26.4	132,600	62,300	47.0
Ottawa	9,800	5,900	59.9	23,900	5,800	24.5	76,600	31,800	41.6
Jonquière	1,600	900	59.0	6,400	1,000	15.9	6,100	3,500	57.2
Sherbrooke	3,000	1,700	57.5	5,700	1,100	18.9	17,300	9,400	54.7
Thunder Bay	3,200	1,900	57.3	11,100	800	7.4	15,600	5,900	37.6
Hull	2,300	1,300	57.0	5,100	1,100	20.9	13,500	6,400	47.7
St. Catharines	3,800	2,200	56.9	11,800	1,300	11.4	17,800	7,200	40.5
Windsor	6,300	3,600	56.7	17,900	2,300	12.8	30,200	11,800	39.1
London	9,900	5,600	56.4	32,100	3,800	11.9	50,500	19,500	38.6
Coquitlam	2,200	1,200	56.4	11,500	2,200	19.5	11,300	4,400	38.8
Regina	5,900	3,300	55.9	18,400	1,900	10.5	26,800	10,100	37.6
Oshawa	4,500	2,500	55.0	14,200	1,400	10.2	15,000	5,300	35.4
Kitchener	5,000	2,700	53.9	19,200	2,200	11.5	22,500	7,800	34.8
Burnaby	3,900	2,100	53.9	16,200	4,300	26.6	30,700	13,400	43.7
Cambridge	2,600	1,400	53.8	12,400	1,100	8.7	9,100	3,100	33.7
Chicoutimi	1,600	800	53.3	7,100	900	12.8	7,300	3,800	51.5
Victoria	2,400	1,200	51.3	3,600	500	14.5	26,200	10,300	39.3
Laval	8,000	4,100	50.7	36,100	6,100	16.8	34,000	15,900	46.8
Calgary	18,000	9,000	50.0	83,600	13,200	15.8	112,400	47,000	41.8
Mississauga	10,900	5,300	48.6	67,300	9,700	14.3	39,300	12,500	31.9
Gatineau	3,500	1,700	48.6	12,300	1,600	12.9	9,400	4,500	47.7
Richmond	2,600	1,200	46.5	16,900	4,400	26.0	14,700	5,500	37.3
Richmond Hill	1,500	700	46.2	13,100	2,000	15.2	6,200	2,200	36.2
Nepean	2,800	1,300	46.1	13,200	1,500	11.0	11,100	3,300	29.4
Gloucester	2,800	1,300	45.8	12,100	1,200	9.8	8,000	2,300	29.0
Brampton	5,600	2,600	45.3	34,100	3,600	10.5	17,000	5,400	31.6
Burlington	2,600	1,100	41.9	14,900	900	6.1	12,900	4,100	31.8
Saanich	2,500	1,000	41.7	9,500	700	7.6	15,000	5,300	35.2
Markham	2,000	800	37.5	22,100	3,200	14.3	7,500	2,700	36.2
Oakville	2,100	700	34.6	15,800	1,200	7.4	9,800	3,200	32.7
Vaughan	1,300	400	33.2	18,100	1,900	10.6	3,900	1,600	41.5

Note: Cities are ordered by their povery rates for lone parents with children under 18.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

contributing to their higher poverty rates among this family type. Furthermore, these families are usually headed by women, and if they are able to participate in the labour market, they typically earn less than their male counterparts. In 1995, almost half (47 per cent) of employed lone parents earned less than $7.50 an hour.[32] As well, women tend to have fewer savings and assets than do men. And although some female lone-parents may have non-market revenue such as child support or divorce settlements, these payments are usually not substantial enough to shield the family from poverty.

TABLE 2.11

SUMMARY FIGURES FOR POPULATION GROUPS IN CITIES, 1995: DISPERSION OF PROPORTIONS AND RATES

	Proportion of group in city population			Proportion of group in poor population			Poverty rate (%)		
	High	Average	Low	High	Average	Low	High	Average	Low
Children, under 15	23.8 Brampton	19.1	11.4 Victoria	33.5 Gloucester	23.3	14.0 Québec	50.5 Montréal	29.8	10.9 Oakville
Youth, 15 to 24	16.8 Sherbrooke	13.6	12.4 Burlington	25.0 Halifax	17.1	12.7 Burlington	51.0 Montréal	30.7	10.6 Burlington
Seniors, 65 and older	19.2 Victoria	11.5	5.4 Gatineau	21.1 Burlington	11.8	5.6 Gloucester	40.7 Montréal	25.0	8.2 Saanich
Immigrants	48.4 Richmond	28.8	3.6 Québec	68.7 Markham	35.4	5.1 Québec	49.8 Montréal	30.0	13.1 Saanich
Visible minorities	49.4 Richmond	21.6	2.2 Québec	71.4 Richmond	33.1	4.0 Québec	63.9 Montréal	37.6	14.9 Vaughan
Aboriginal identity	7.9 Saskatoon	1.5	0.3 Montréal	24.3 Regina	3.4	0.4 Montréal	66.1 Vancouver	55.6	40.8 Burnaby
Persons with disabilties	19.0 Cape Breton	10.2	6.1 Laval	24.9 Cape Breton	15.0	7.7 Markham	58.4 Québec	36.1	17.3 Markham
Lone-parent families (of households)	9.4 Cape Breton	6.5	3.4 Vaughan	24.1 Cape Breton	13.0	7.0 Vancouver	76.7 Cape Breton	59.2	33.2 Vaughan
Unattached individuals (of households)	60.3 Victoria	36.9	10.3 Vaughan	79.1 Victoria	56.5	29.2 Vaughan	58.2 Trois-Rivières	45.2	29.0 Gloucester

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Individuals without dependants are less likely to be living in poverty than are lone-parent families, but they are more likely to be poor than are couples with children. Because they have no dependants, unattached individuals may seem to be at less risk of being poor than other family types, but that is not the case. These individuals are vulnerable to poverty simply because they have only one possible source of earnings. And although one might expect a higher labour force participation rate when there is only one potential earner in the household, only 57.2 per cent of non-elderly unattached individuals had a full-year job in 1995.[33] As well, working-age unattached individuals are generally younger than married couples, and as discussed above, younger people had greater difficulties in the labour market in the 1990s. Furthermore, unattached individuals are more likely to be students than are other family types. As such, they are less likely to be fully employed and more likely not to participate in the labour force.

Summary

This chapter examined the poverty rates among populations defined by a number of characteristics – age and gender, immigration status, visible minority status, Aboriginal identity status, disability status, and household type. This summary synthesizes some of the information already presented and shows the range of population shares and poverty rates among the groups vulnerable to poverty.

Table 2.11 summarizes the range of figures for different population groups. The first three columns show the highest, average, and lowest proportions of each group in any of the cities. For example, children on average accounted for 19.1 per cent of the population in cities. They comprised 23.8 per cent of Brampton's population (the highest share in any of the cities) and 11.4 per cent of Victoria's population (the lowest share in any of the cities).

The range between the highest and lowest proportions was substantial for all groups. Immigrants and visible minority persons accounted for almost 50 per cent of the population in Richmond, but less than four per cent in Québec. On the other hand, the Aboriginal identity population was never higher than eight per cent of

TABLE 2.12

SUMMARY: POVERTY RATE RANGE LEVEL FOR ALL PERSONS AND POPULATION GROUPS, BY CITY, 1995

	ALL PERSONS	Children under 15	Youth 15 to 24	Seniors 65 and older	Immigrants	Visible minorities	Aboriginal identity	With disabilities	Lone-parent families	Unattached individuals
Montréal	H	H	H	H	H	H	M	H	M	H
Québec	H	M	H	H	H	H	–	H	M	H
Longueuil	M	H	M	H	H	H	–	H	M	M
Trois-Rivières	H	M	H	M	–	–	–	H	M	H
Hull	M	M	M	H	H	H	–	H	M	M
Sherbrooke	M	M	H	M	H	H	–	H	M	H
Ottawa	M	H	H	M	H	H	M	M	M	M
Vancouver	H	M	H	H	M	M	M	H	M	M
Cape Breton	M	M	M	M	–	–	–	M	H	M
Saint John	M	M	M	M	–	–	–	M	H	M
Gatineau	M	L	L	H	M	–	–	M	M	M
Halifax	M	M	H	L	M	M	–	M	M	M
Victoria	M	M	H	L	M	M	–	M	M	M
Calgary	M	M	M	M	M	M	M	M	M	M
Edmonton	M	M	M	M	M	M	M	M	M	M
Hamilton	M	M	M	M	M	M	M	M	M	M
Surrey	M	M	M	M	M	M	M	M	M	M
Toronto	M	M	M	M	M	M	M	M	M	M
Winnipeg	M	M	M	M	M	M	M	M	M	M
Coquitlam	M	M	M	M	M	M	–	M	M	M
Laval	M	M	M	M	M	M	–	M	M	M
Jonquière	M	M	M	M	M	M	–	M	M	M
Burnaby	M	M	M	M	M	M	L	M	M	M
London	M	M	M	L	M	M	M	M	M	M
Saskatoon	M	M	M	L	M	M	M	M	M	M
Richmond	M	M	M	M	M	M	–	M	M	L
Chicoutimi	M	L	M	M	–	–	–	M	M	M
St. John's	M	M	M	L	–	–	–	M	M	M
Sudbury	M	M	M	L	L	–	M	M	M	M
Windsor	M	M	M	L	L	M	–	M	M	M
Regina	L	M	M	L	L	M	M	M	M	M
St. Catharines	L	M	M	L	L	M	–	M	M	M
Kitchner	L	M	L	L	L	M	–	L	M	M
Richmond Hill	L	L	L	M	M	M	–	L	M	L
Niagara Falls	L	M	L	L	L	–	–	L	M	M
Gloucester	L	L	L	L	M	M	–	L	M	L
Thunder Bay	L	L	L	L	L	–	M	L	M	M
Mississaga	L	L	L	M	L	L	–	L	M	L
Nepean	L	L	L	L	L	M	–	L	M	L
Oshawa	L	M	L	L	L	L	–	L	M	L
Branmpton	L	L	L	L	L	L	–	L	M	L
Cambrige	L	L	L	L	L	L	–	L	M	L
Markham	L	L	L	L	L	L	–	L	L	M
Saanich	L	L	L	L	L	L	–	L	L	M
Vaughan	L	L	L	L	L	L	–	L	L	M
Burlington	L	L	L	L	L	L	–	L	L	L
Oakville	L	L	L	L	L	L	–	L	L	L

Note: Cities were divided into high (H), mid (M) and low (L) categories based on the poverty rate among population groups. The mid-range (M) rates were + or - 25% of the mean rate for the group in all cities. High-range (H) rates were anything above +25% of mean rate. Low-range (L) rates were anything below -25% of mean rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Cencus, custom tabulations.

the total in any of the cities. Regarding household types, over 60 per cent in Victoria were unattached individuals, almost six times the proportion found in Vaughan. By contrast, lone-parent families comprised less than 10 per cent of the households in all cities. These figures show that population compositions vary by city, demonstrating that Canadian cities are by no means homogeneous.

The next three columns in Table 2.11 show similar figures, but for the poor populations. Again, the shares of groups varied considerably among cities. For example, immigrants accounted for over 68 per cent of the poor population in some cities, and less than six per cent in other cities. The range between the highest and lowest proportions was substantial for all groups, particularly for Aboriginal peoples. As with overall city populations, poor populations are diverse.

The final three columns of Table 2.11 show the highest, average, and lowest poverty rates among these different population groups. Poverty rates among children, youth, seniors, immigrants and visible minorities were highest in Montréal. The highest poverty rate for any group in the cities was among lone-parent families in Cape Breton. The spread between the highest and lowest rates for all groups was staggering. For children, youth, seniors and visible minorities, the highest poverty rates were more than four times greater than the lowest rates. The smallest spread was for poverty rates among Aboriginal persons, but the lowest rate for this group was over 40 per cent. These figures show that poverty has much to do with where a person lives and with their personal or family characteristics.

Table 2.12 presents summary statistics on poverty rates among vulnerable groups in each of the cities examined. (In some cities, no poverty rates were calculated for immigrant, visible minority or Aboriginal populations due to small counts.) For each group, local poverty rates are identified as high-, mid- and low-range rates. To establish the ranges, a few simple calculations were made:

- ➜ First, an average poverty rate for that group was established based on the number of poor people in that group in all cities (as shown in Table 2.11). For example, to determine the average poverty rate for children, the sum of children in all cities was divided by the sum of poor children in all cities.
- ➜ Next, the cut-offs for each range were established by calculating plus and minus 25 per cent of the average rate. High-range poverty rates (H) fell above plus 25 per cent of the average, mid-range rates (M) were equal to or fell between plus or minus 25 per cent of the average, and low-range poverty rates (L) were below minus 25 per cent of the average.

The first column of the table shows the poverty rate range in each city for the overall population. The next nine columns show the poverty rate range for selected groups. The cities are ranked by their share of high-range poverty rates, followed by their share of mid-range poverty rates.

In 26 of the 47 cities, poverty rates for different groups fell into the mid-range at least half the time. In other words, despite the wide spread of poverty rates among certain groups, rates in most cities were generally clustered around the average. However, cities with high-range poverty rates had them for most groups. Among the top six cities on the list, poverty rates were in the high-range for a majority of groups in those cities. And at the bottom of the list, cities consistently had low-range poverty rates for most of the vulnerable groups in their areas. In 15 of the cities listed, poverty rates among different population groups fell into the low-range at least half the time.

Other than for youth, seniors and immigrants, poverty rates among different groups were in the mid-range in more than half the cities examined. For example, child poverty rates were in the mid-range in 30 of the 47 cities, and in the high-range in only three cities. By contrast, seniors had mid-range poverty rates in only 19 of 47 cities, and high-range rates in six cities. Mid-range poverty rates were most common for the two groups with the highest average poverty rates: Aboriginal persons and lone-parent families.

Earlier sections of this chapter have demonstrated that certain characteristics increase the likelihood of being in poverty. For example, children and youth were far more likely to be poor than were middle-aged people. As well, summary data in Tables 2.11 and 2.12 show that poverty rates among different population groups vary substantially from place to place, demonstrating that the composition of a population and its location are important factors to consider when looking at poverty.

Endnotes

[1] See the section on "Poverty Among Metropolitan Cities, 1990-1995" in *Chapter 1* for a discussion of the selection criteria for large and central metropolitan cities. As well, Table 1.9 in *Chapter 1* shows city poverty rates for each of the cities meeting the criteria, the metropolitan areas in which they are located, and their central city status. In total, 47 cities (CSDs) are included in the set of standard geographic areas discussed in this and subsequent chapters. The terms "large metropolitan cities," "large cities" and simply "cities" refer to CSDs in this set of geographies.

[2] Jean Kunz and Grant Schellenberg. *Youth at Work in Canada.* Ottawa: Canadian Council on Social Development, 1999.

[3] Statistics Canada. "Minimum wage workers," in *Labour Force Update*, Catalogue No. 71-005-XPB, Summer 1998, Vol. 2, No. 3, 1998.

[4] Students in full-time enrollment at the time of the Census were included in this analysis. This raises two considerations with respect to poverty. First, some persons in this analysis had yet to finish their intended schooling, particularly if they were young adults. Consequently, they would ultimately have higher levels of education than they had at the time of the Census. Second, full-time students are more likely to be poor simply because they have fewer available hours for employment. Some researchers might choose to exclude these students from an analysis on poverty because they are deemed to be "temporarily poor." However, they are included here because whether or not they will eventually escape poverty, they were living below the poverty line in 1995.

[5] Canadian Council on Social Development. *Women and Pensions Fact Sheets*. Ottawa: CCSD, 1996. Income sources for elderly families are discussed in greater detail in *Chapter 4*.

[6] The Census defines immigrants as people who are, or have been, landed immigrants in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. Some immigrants have resided in Canada for a number of years, while others are recent arrivals. The Census does not distinguish between different classes of immigrant. As such, the immigrant category also includes refugees. Most immigrants are born outside of Canada, but a small number are Canadian-born. Children born in Canada to immigrant parents are considered to be nonimmigrants in the Census data.

For the purposes of this report, the terms "immigrant" and "foreign-born" are used interchangeably. As well, refugees are included in the data and discussions on immigrants. Persons who became landed immigrants between 1991 and 1996 are referred to as "recent immigrants" or "newcomers."

"Non-permanent residents" include foreign students, foreigners with employment authorization or Minister's permits, and refugee claimants and their families. Non-permanent residents are not considered to be immigrants.

[7] Statistics Canada. "1996 Census: Immigration and citizenship," in *The Daily*, November 4, 1997.

[8] Statistics Canada's LICOs are based on family income derived in Canada over the previous year, but do not include income received prior to an person's arrival in Canada. Immigrants are shown here by their period of immigration (the years when they became landed immigrants), although their income refers to the previous year. Depending on when they arrived, they may not have had a full year of income included in this assessment of their poverty status. For example, a landed immigrant who arrived in Canada in July 1995 might appear to have a low income in the 1996 Census data. However, they may have claimed their income for only half that year – that is, only the income they received in Canada from July 1995 to December 1995. In addition, the LICO does not take family assets into account. Although it is certainly not the case for all immigrants, some members of these groups are asset-rich, but claim little annual income generated in Canada. For example, a recent Business Class immigrant to Canada could bring assets to invest or maintain a revenue-generating business overseas. Although they could claim little annual income in Canada and might appear to have an income below the LICO, they could be living in material comfort through savings or foreign income. Given the assumptions made in calculating the LICOs, poverty figures for recent immigrants and others in similar situations should be interpreted with caution.

[9] Incomes of non-permanent residents may also reflect less than a full year of income if they arrived in Canada part-way through the year.

[10] Poverty rates among recent immigrants were not calculated for cities with poor recent-immigrant populations of less than 1,000 persons. However, the city average poverty rate among recent immigrants was calculated by dividing the sum of poor recent immigrants in all cities by the sum of all recent immigrants in all cities.

[11] Citizenship and Immigration Canada. *Facts and Figures 1996: Immigration Overview*. Ottawa: Minister of Supply and Services Canada, 1997.

[12] Statistics Canada. "1996 Census: Education, mobility and migration," in *The Daily*, April 14, 1998.

[13] For examples, see Infantry, 1999; Henry, Tator, Mattis and Rees, 1995.

[14] Statistics Canada. "1996 Census: Ethnic origin, visible minorities," in *The Daily*, February 17, 1998. The opposite was true only for persons who immigrated between 1956 and 1965. For those immigrants, non-visible minority workers earned less than visible minority workers in 1995.

[15] See, for example, Henry and Ginzberg, 1984.

[16] For the purposes of this analysis, "Aboriginal" refers to those persons who identify with being Aboriginal. In responding to the 1996 Census, they identified themselves as being North American Indian, Métis or Inuit. This identity definition results in a smaller Aboriginal population than the population defined by the variable on ethnic ancestry which was a popular definition in previous censuses. The ethnic ancestry question asks respondents the ethnic identity of their ancestors, not whether they themselves identify with a particular ethnic group.

Some caution is warranted in examining these data because the Aboriginal identity population may be undercounted in the Census. People with an Aboriginal identity are more mobile than average, and as such, are not as likely to be personally contacted in the census administration process. As well, they are more likely than average to be incarcerated or homeless, and as such, were not included in these data. If these factors result in the undercounting of the population, it is likely that the missing cases represent people with particularly low incomes. The income situation for this population may actually be worse than portrayed here.

[17] Aboriginal poverty rates were not calculated for cities with poor Aboriginal identity populations of less than 1,000 persons. However, the city average poverty rate among the Aboriginal identity population was calculated by dividing the sum of poor Aboriginal people in all cities by the sum of all Aboriginal people in all cities.

[18] Statistics Canada. "1996 Census: Aboriginal data," in *The Daily*, January 13, 1998. In 1996, approximately 73 per cent of the Aboriginal population between the ages of 15 and 64 were not living on Indian reserves. Among this off-reserve population, approximately 44 per cent were living in CMAs, and the remaining 56 per cent were living in off-reserve rural communities or non-CMA urban communities. As such, any discussion of off-reserve Aboriginal workers captures those members of the population living in CMAs, although not exclusively.

[19] Persons with disabilities are identified based on their responses to two Census screening questions:

- Is this person limited in the kind or amount of activity that he or she can do because of a long-term physical condition, mental condition or health problem: a) at home? b) at school or work? c) in other activities, for example, in transportation to or from work, or in leisure time activities?
- Does this person have any long-term disabilities or handicaps?

Using Census screening questions to identify persons with disabilities likely undercounts the true number of this population. Another Statistics Canada survey, the Health and Activity Limitation Survey (HALS), asked respondents a battery of questions related to activity limitations in order to determine their disability status. Administered in 1986 and 1991, HALS is considered to be the most accurate Canadian survey in identifying persons with disabilities. Furrie compared 1986 Census and HALS data to determine the Census' coverage of the population with disabilities, using HALS as the baseline. She found similar counts in both surveys for persons with severe and moderate disabilities, but the Census counted only 60 per cent of persons with mild disabilities, according to HALS. As well, the Census is better at accounting for adults with disabilities than it is for children with disabilities. Census counts for adults were about 80 per cent that of counts in HALS data, but Census counts for children were about 45 per cent that of HALS. Gender and region also make a difference when comparing the Census and HALS data. The Census accounted for 74 per cent of the women with disabilities and 78 per cent of the men with disabilities found by HALS. As well, Census counts most closely matched HALS counts in British Columbia and Alberta (80 per cent of HALS counts were found by the Census) and differed most in Newfoundland and Manitoba (between 64 and 68 per cent of HALS counts found by the Census). Despite undercounting, the Census is the best source of information on persons with disabilities at local levels.

[20] The Vanier Institute of the Family points to many situations where family members rely on each other for economic support and security. "Perhaps it is because difficult economic times are forcing people to rely on one another more than in prosperous times. With rising unemployment and poor job prospects, it has become increasingly common for youth to delay leaving home. At the same time, many young adults are returning to the family home in the wake of job loss or the break-up of their own marriages. Many older workers have lost their jobs in recent years and must depend on help from their families and friends. With higher living costs and cutbacks in some government services, seniors are also looking to others for support and assistance. Young or old, people usually turn first to family for help, support and love. Hard times underscore the many ways in which we depend on one another." Vanier Institute of the Family. *Profiling Canada's Families*, 1994.

[21] The extent to which resources are actually shared is debatable. In much past research on family income and expenditures, family members with income are assumed to pool their income for family purposes. This approach, labeled the "unitary models" by Phipps and Burton, treats individuals in families as a single unit. The flows of money within the family are considered a "black box." This model has been criticized for failing to account for individual preferences and competing interests within the family. However, the unitary model has the advantage of simplicity, and to a large extent, puts forth a proxy for collective family preferences. In this report, families are treated as single units. For better or worse, low-income measures commonly assess income adequacy on the basis of family income.

[22] See *Appendix A1* for a discussion on defining poverty.

[23] This definition allows for more than one unattached individual or economic family to live in the same dwelling. Despite living under the same roof, each of these families and individuals are treated as separate households in this report. "Household type" refers to family type or unattached individual status. For example, lone-parent families with children under age 18 are one type of household; unattached individuals are another.

[24] Couples refers to husband-wife families. The 1996 Census did not recognize same-sex couples.

[25] See the section on "Sources of Family Income" in *Chapter 4*.

[26] For a more detailed discussion of these issues, see David Cheal. *New Poverty: Families in a Postmodern Society*, Contributions in Sociology, No. 115. Connecticut: Greenwood Press, 1996.

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[27] Vanier Institute of the Family. *From the Kitchen Table to the Boardroom Table: The Canadian Family and the Work Place*, 1998.

[28] Vanier Institute of the Family. *Profiling Canada's Families*, 1994.

[29] Custom tabulations prepared by the author using data from the 1996 Census.

[30] Evidence suggests that even the dual-earner strategy to meet family expenditures may be reaching its limit. See the forthcoming CCSD book, *The Canadian Fact Book on Poverty 2000*.

[31] Custom tabulations prepared by the author using data from the 1996 Census.

[32] Vanier Institute of the Family. *From the Kitchen Table to the Boardroom Table: The Canadian Family and the Work Place*, 1998.

[33] Custom tabulations prepared by the author using data from the 1996 Census.

Chapter 3

ECONOMIC AND LABOUR FORCE CHARACTERISTICS

Along with other industrialized nations, Canada experienced profound economic changes in the last quarter of the 20th century. Fueled primarily by globalization, technological improvements and international trade patterns, economic restructuring swept through Canadian institutions. Although these changes have provided many Canadians with economic benefits, the changes have hindered others in the labour market and have contributed to high levels of unemployment and labour market polarization. Because earnings are a major source of income for most families and individuals, the nature of a worker's relationship with the labour market has obvious implications for their overall income adequacy. Today's employment patterns are resulting in big winners and big losers in the earnings game.

This chapter discusses economic changes associated with the increased marginalization in the labour market of segments of the Canadian population. To the degree that this marginalization hinders certain groups from earning an adequate market income, it can contribute to higher poverty rates. The first section discusses general changes in Canada's labour market that are causing difficulties for some people.

The second part of the chapter explores the employment characteristics of the working-age urban poor (those between 15 and 64 years of age). In addition to comparing their annual employment activities and occupational skill levels with their poverty status, this section also explores the relationship between education levels and poverty. These data demonstrate strong linkages between education, employment and poverty.

Canada's Changing Labour Market

Many Canadians feel economically insecure in today's labour market. A 1999 poll conducted by Ekos Research for the Canadian Council on Social Development revealed that 30 per cent of respondents believed they were likely to lose their job over the next few years. Furthermore, 40 per cent of respondents were not confident that they could find equivalent employment within six months if they lost their current job. These findings reflect an atmosphere of economic uncertainty in the country that has begun to shift only in the last year or two.[1] The economic changes discussed in this section suggest reasons why so many Canadians felt vulnerable to, or experienced, economic hardship.

Structural changes have caused increased polarization in industries, occupations, wages and employment opportunities. As well, certain segments of the working-age population cannot find employment, or they are not participating in the labour force. Coffey and Shearmur indicate that the labour market is threatening to become more dichotomous as the jobs available increasingly fit into two categories: “ ‘good jobs’ – those that are full time, well remunerated and satisfying positions – and ‘bad jobs’ – those that involve unstable, poorly paid and devalorizing employment opportunities.”[2]

ECONOMIC RESTRUCTURING TRENDS

The process of globalization is characterized by increasing interdependence among countries, companies and people. As the worldwide movement of people, goods, information and capital has become easier, business and trade have expanded rapidly. Notable economic trends linked to globalization include the international exposure of domestic markets through:

- ➔ trade liberalization initiatives such as the North American Free Trade Agreement (NAFTA) and the former General Agreement on Tariffs and Trade (GATT);
- ➔ the capacity of companies to engage in industrial production in any number of countries.

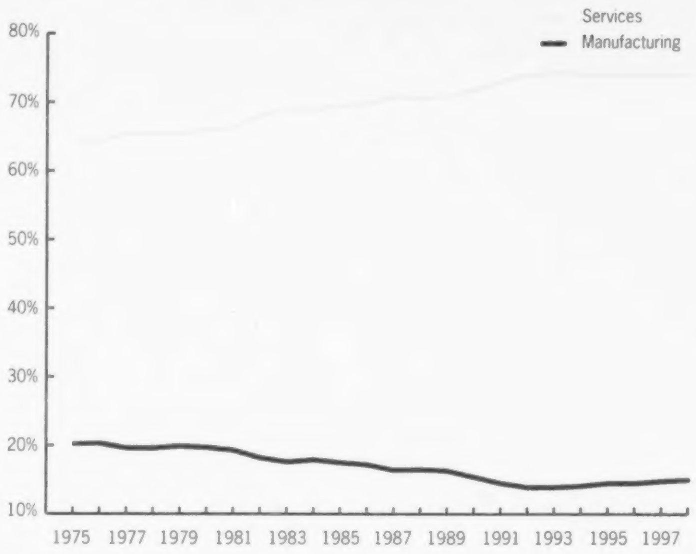
Technological advancements have also contributed to major changes in the Canadian economy. Computers are now widely used in the workplace, transforming the skill set needed for many types of jobs. Technology has improved productivity in goods-producing industries and created a market for new service industries. Furthermore, industrialized economies are increasingly seen as knowledge-based economies, where knowledge is a prerequisite for growth.

The change in the relative share of manufacturing and service jobs is one trend often attributed to globalization and technology. Increased competition from imported products and productivity gains from technological improvements have lead many employers to rationalize their production processes by displacing workers. Between 1976 and 1998, the proportion of manufacturing jobs declined from 20.1 per cent of all jobs to 14.6 per cent, as shown in Figure 3.1. On the other hand, the service sector is the largest industrial sector in Canada, and it experienced the greatest growth over the same time period, with the proportion of service jobs increasing from 63.1 per cent of all jobs to 71.1 per cent.

Another indicator of economic change in Canada is the depth of its recessions, the last two of which bottomed out in 1982-1983 and 1990-1992. In particular, the latter recession has been described as the worst in Canadian history since the Great Depression of the 1930s. As shown in Figure 3.2, unemployment rates have risen in step with the two recessions but they have also remained stubbornly high in post-recession periods. As well, the labour force participation rate – the proportion of the working-age population that is either employed or looking for employment – increased steadily until 1990, at which point it began to decline. These figures show that the economic recovery from the 1990-

FIGURE 3.1

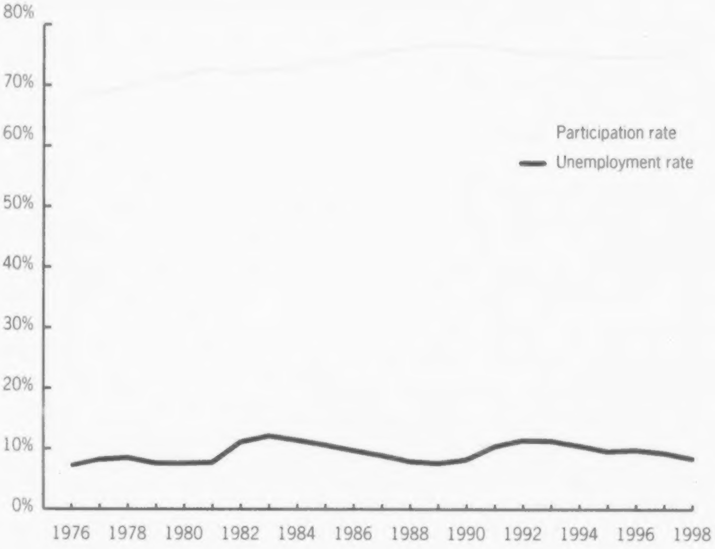
PROPORTION OF MANUFACTURING AND SERVICE INDUSTRY JOBS, EMPLOYED POPULATION AGED 15 AND OLDER, CANADA, 1976-1998



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's *Labour Force Survey*, 1976 to 1998.

FIGURE 3.2

PARTICIPATION RATE AND UNEMPLOYMENT RATE (ANNUAL AVERAGES), POPULATION AGED 15 TO 64, CANADA, 1976-1995



Soure: Prepared by the Canadian Council on Social Development using data from Statistics Canada's *Labour Force Survey*, 1976 to 1998.

1992 recession has been slow, but fairly steady.

LESS EMPLOYMENT FOR LOW EARNERS

Changes in the Canadian economy have had profound effects on groups at the low end of the earnings spectrum. In a competitive job market, those with lower skills, less formal education and less employment experience typically earn less than others. In general, the occupational structure in Canada has become increasingly polarized, characterized by growth in high-skill, high-wage jobs at one end of the spectrum and low-skill, low-wage jobs at the other.[3] While this pattern may suggest that there are more employment opportunities available for those Canadians with less human capital, it also suggests that the jobs available to them are increasingly of one kind only: those that pay poorly. It is safe to presume that many of these jobs are held by the working poor, that is, persons with full-time, full-year jobs whose incomes still fall below the poverty line.

One employment pattern that operates against low-skilled workers is the declining share of manufacturing jobs. Because this sector had many full-time, unionized, well-paying jobs accessible to workers with lower skills, this trend means fewer such jobs are available to those workers. Furthermore, the growth in the service industry has resulted in more non-unionized, low-wage, part-time, and low-skilled jobs. Although many of the best-paying jobs are in the service sector, almost three-quarters (72 per cent) of service workers in 1994 were in industries with weekly earnings below the average for all goods-producing industries.[4]

Overall, the skill levels of the Canadian labour force are rising. The growth in knowledge-based occupations is also influencing the type and level of skills sought by employers. Between 1981 and 1991, occupations requiring high-level cognitive and communications skills increased, whereas occupations requiring high gross motor skills decreased. These changes may be contributing to the worsening employment situation of the least-educated and lowest-skilled workers.[5]

As well, non-standard employment has increased in Canada. Between 1989 and 1994, the rates for part-time employment, temporary employment, self-employment, and multiple jobholding all rose.[6] Increases in part-time and temporary employment may reflect declining hours of employment for many in the labour force. The rise in self-employment and multiple jobholding can be seen as indicators of low wages. While not always the case, non-standard employment is usually characterized by less job security, lower pay and fewer fringe benefits. Non-standard employment patterns, already prevalent in the social services, retail trades and other consumer services by 1989, have since spread to other sectors such as goods-producing industries.

The marginal status of some workers is also reflected in the polarization of weekly hours employed and in the rise of involuntary part-time employment. Between 1976 and 1993, the share of jobs with standard hours (35 to 40 hours per week) declined, and the share of jobs with a greater or lesser number of hours of employment rose. Youth aged 15 to 24 were most likely to work fewer than standard hours. The proportion of youth-held jobs with less than 35-hour work weeks increased from 24 per cent in 1976 to 51 per cent by 1993.[7] Related to this trend, the proportion of involuntary part-time workers also grew. The share of involuntary part-timers (i.e., those who would rather work full-time) rose from 11 per cent of all part-time workers in 1975 to 35 per cent by 1994.[8] Furthermore, part-timers were more likely to be employed in non-permanent jobs, have irregular schedules, and be in low-skill occupations.[9]

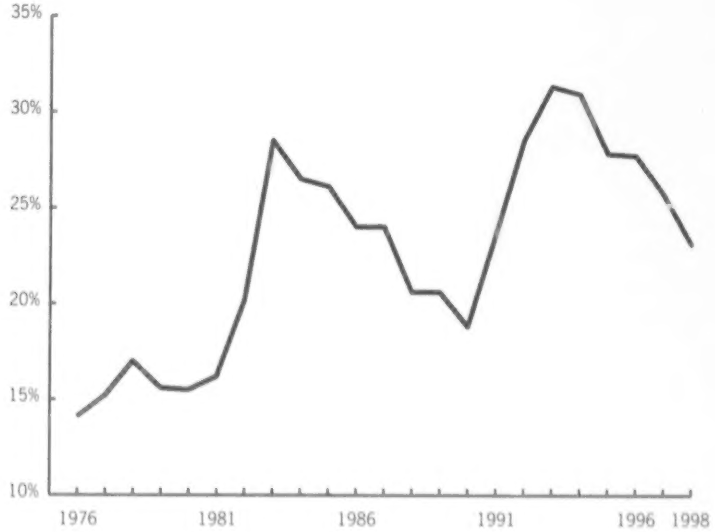
For those who cannot find work, the duration of unemployment in the early 1990s was longer than for unemployed workers in previous times. As shown in Figure 3.3, the proportion of the unemployed who were without employment for more than half a year rose from 14.1 per cent in 1976 to 23.1 per cent in 1998.

A growing proportion of working-age individuals do not even participate in the labour force. Post-1989 declines in the participation rate highlight the fact that many workers have been leaving the labour force. Non-participation in the labour force may be voluntary, involuntary, or a combination of both. It may be due to such things as family care responsibilities, school enrollment, a serious disability, the availability of other income sources, or discouragement about the possibility of finding a job. However, a growing number of working-age people who do not participate in the labour force fall into two specific age groups: those over age 55, and those under age 25. And while corporate restructuring has helped increase early retirement among some older members of the labour force, the perception that there is little demand for less-educated workers has prompted many young people to stay in school longer than their predecessors.[10]

EARNINGS INEQUALITIES

To some extent, earnings indicate success or failure in the labour market. And while measuring earnings inequalities does not

FIGURE 3.3
DURATION OF UNEMPLOYMENT GREATER THAN HALF A YEAR (ANNUAL AVERAGES), POPULATION AGED 15 AND OLDER, CANADA, 1976-1998



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's *Labour Force Survey*, 1976 to 1998.

necessarily measure poverty, inequality is an indicator of disparity. The trends discussed earlier contribute to earnings inequalities among and within some groups. For all working-age persons, earnings inequalities were relatively stable through the 1980s and early 1990s. However, the overall picture masks offsetting trends experienced by different groups in the labour market.

Although men's earnings are still substantially higher than those of women, real earnings among low-skilled workers under age 35 – particularly men – have fallen dramatically. Conversely, women at all wage levels, higher-paid men, and older workers saw real gains in their earnings. Part of the reason for women's gains is due to their increased participation in the labour force. For example, women in part-year or part-time jobs increased their hours in those jobs, resulting in higher annual earnings. Women's earnings gains were also related to their increased education levels, more employment experience, and their movement into male-dominated occupations.[11] As well, women of the baby-boom generation have benefited from a pool of good jobs in the health, education and social service sectors.[12]

Finnie suggests that market factors combined with institutional factors are the most likely causes of earnings inequalities. Structural changes in the economy have affected all groups to varying degrees, but the negative influences have been more heavily concentrated among younger and less-skilled workers due to such things as hiring and firing practices, two-tiered contracts, and patterns of unionization.

Education Levels and Poverty

Higher education is one of the more important factors associated with success in the labour market and higher incomes. As the labour market increasingly demands high-skilled workers, and the general population becomes better educated, those with relatively low levels of education are finding the labour market less and less accommodating. Of course, this trend has implications for their ability to stay out of poverty.

Table 3.1 presents an overview of the urban population aged 15 and older, by their poverty status and education level in 1995. Among the 9.8 million individuals in cities, 35.6 per cent had a degree or certificate from a university, college or technical institute (i.e., had a post-secondary certificate); 23.4 per cent had graduated from high school (i.e., had a secondary certificate only); and 41.0 per cent had less than a secondary certificate.

Education levels among the poor population were noticeably different from those in the total city population. Among the poor population, 24.4 per cent had a post-secondary certificate; 23.2 per cent had graduated from high school; and 52.4 per cent had not completed high school. The table shows that persons with a post-secondary certificate accounted for a much smaller share of the poor population than of the total population. In contrast, persons with less than a high school education were over-represented among the poor population. High school graduates accounted for equal shares of the poor and total populations.[13]

Table 3.1 also shows the average poverty rate among the all-city population aged 15 and older by education level. Overall, the poverty

TABLE 3.1

POPULATION AGED 15 AND OLDER BY EDUCATION LEVEL AND POVERTY STATUS, SHOWING NUMBER, PROPORTION IN TOTAL POPULATION AND POVERTY RATE, AGGREGATE OF CITIES, 1995

	Number		Proportion of population		Poverty rate (%)
	Total	Poor	Total	Poor	
Total population	9,822,000	2,278,500	100.0	100.0	23.2
Post-secondary certificate	3,496,300	555,400	35.6	24.4	15.9
High school graduate (secondary certificate)	2,296,100	529,200	23.4	23.2	23.0
Less than high school (less than secondary certificate)	4,029,600	1,193,800	41.0	52.4	29.6

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

rate for this group was 23.2 per cent. Individuals with a post-secondary education had a lower-than-average poverty rate of 15.9 per cent, while those with less than high school had a higher-than-average poverty rate of 29.6 per cent. In other words, persons with less than a high school education were almost twice as likely to be in poverty as persons with a post-secondary education. The poverty rate among high school graduates was in line with the average for the population as a whole.

Table 3.2 presents city poverty rates among populations aged 15 and older with less than a high school education. As with other population characteristics, people with similar education levels in different cities had remarkably varied poverty rates. Residents of Montréal who did not graduate from high school were most likely to be poor – almost half (47.9 per cent) lived in poverty in 1995. In eight of the 47 cities listed (including Montréal), one in three people with less than a high school education was poor.

Table 3.2 also shows the total number and the number of poor individuals with less than a high school education in each city, as well as the proportion they represented in each city's total and poor populations. The table also compares poverty rates among individuals with a post-secondary education to those who did not finish high school. People with less than a high school education accounted for large shares of most city populations, from 30.6 per cent of the population in Oakville, to 58.7 per cent of the population in Cape Breton. Not surprisingly, these people accounted for an even larger proportion of the poor populations in all cities. At the low end of the scale in Nepean, persons with less than a high school education accounted for 41.1 per cent of the poor population; at the high end of the scale in Cape Breton, they accounted for 72.7 per cent of the poor population in that city.

In every city examined, individuals with less than a high school education were more likely to be poor than were those with a post-secondary certificate. In fact, the poverty rate among those with less than a high school education was more than twice the rate of those with post-secondary education in 21 of the 47 cities. However, it seems that having a post-secondary education is no guarantee against poverty. At least six per cent of post-secondary graduates in every city were living in poverty, and in six cities the rate was over 20 per cent. Furthermore, poverty rates for those who didn't graduate from high school were lower in some cities than the rates for post-secondary graduates in other cities. For example, an adult with less than a high school education in Mississauga was less likely to be living below the poverty line in 1995 than a post-secondary graduate in Edmonton.

The share of the population with less than a high school education within a city's poor population seems to be only loosely linked to their poverty rate. For example, high school non-graduates accounted for 43.0 per cent of the poor population in Ottawa – one of the lowest shares in any of the cities. However, Ottawa was among the 10 cities with the highest poverty rates among this population. On the flip side, Cape Breton had a relatively high proportion of high school non-graduates in its poor population, but had a middle-of-the-road poverty rate for this population relative to other cities. This relationship is explored in more detail in *Chapter 5*.

Overall, these findings demonstrate that education level does indeed have a relationship with poverty rates. In every city, a person with a lower education was more likely to be poor than was a person with a higher education. Despite this difference, notable proportions of people with a post-secondary certificate were poor in these communities. As such, a lack of education cannot be viewed as the sole cause of poverty, nor can more education be seen as the only solution to poverty.

Employment and Poverty

In general, the less employment that a potential income earner has, the worse off they are economically.

TABLE 3.2

POPULATION AGED 15 AND OLDER WITH LESS THAN HIGH SCHOOL EDUCATION, BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Less than high school		Proportion of city population with less than high school		Poverty rate (%)		
	Total	**Poor**	**Total**	**Poor**	**Less than high school**	**Post-secondary**	**Difference**
ALL CITIES	4,029,600	1,193,800	41.0	52.4	29.6	15.9	13.7
Montréal	345,600	165,700	41.4	50.3	47.9	30.1	17.8
Québec	57,500	26,000	40.8	53.5	45.2	24.8	20.4
Hull	20,100	8,300	39.6	57.6	41.2	17.3	23.8
Longueuil	45,900	18,000	44.3	60.7	39.2	15.3	24.0
Trois-Rivières	17,200	6,700	43.3	55.7	39.1	20.0	19.1
Vancouver	158,300	60,600	36.4	46.1	38.2	22.0	16.2
Ottawa	81,200	29,300	31.0	43.0	36.1	17.0	19.1
Sherbrooke	25,300	9,000	41.0	50.4	35.5	22.0	13.5
Saint John	27,900	9.100	48.4	63.6	32.6	14.4	18.2
Toronto	781,600	253,200	40.6	51.4	32.4	17.5	14.9
Hamilton	128,100	40,600	50.1	61.8	31.7	16.4	15.3
Burnaby	57,300	17,900	38.9	45.3	31.3	21.7	9.6
Edmonton	218,700	66,300	45.5	56.4	30.3	16.2	14.2
Jonquière	20,800	6,300	45.8	58.6	30.1	13.4	16.7
Winnipeg	225,300	67,400	46.5	61.1	29.9	13.8	16.1
St. John's	34,800	10,300	42.6	57.2	29.7	12.6	17.1
Chicoutimi	21,300	6,300	42.8	57.6	29.6	14.1	15.5
Richmond	44,300	13,100	36.9	43.7	29.5	19.3	10.2
Halifax	33,200	9,800	35.2	44.7	29.4	16.5	12.9
Laval	106,900	31,100	40.9	58.0	29.1	11.0	18.1
Victoria	22,400	6,500	35.9	43.2	29.0	17.2	11.8
Gatineau	32,900	9,400	42.7	64.6	28.4	8.7	19.7
Cape Breton	53,200	14,900	58.7	72.7	28.0	11.9	16.1
Coquitlam	29,400	7,800	37.2	46.6	26.6	16.6	10.0
Calgary	236,900	59,800	39.6	50.7	25.3	13.4	11.9
Surrey	105,600	26,400	45.4	57.8	25.0	13.8	11.3
Saskatoon	64,100	16,000	43.3	51.3	24.9	14.7	10.2
Sudbury	34,700	8,600	46.6	58.9	24.7	11.3	13.4
Windsor	68,300	15,300	43.4	53.8	22.4	12.1	10.2
London	96,300	21,400	37.7	48.4	22.2	11.8	10.4
Regina	61,600	13,400	44.5	57.7	21.7	9.3	12.4
Richmond Hill	28,400	6,000	36.0	44.5	21.0	11.4	9.6
St. Catharines	47,400	9,800	45.5	56.8	20.6	10.7	9.9
Niagara Falls	29,400	6,000	47.9	59.5	20.4	10.7	9.6
Mississauga	154,900	30,300	36.8	47.9	19.6	10.6	8.9
Oshawa	50,100	9,800	48.5	64.7	19.5	7.9	11.6
Nepean	24,100	4,600	26.9	41.1	19.1	8.1	11.0
Markham	44,400	8,400	32.5	43.8	18.9	9.4	9.5
Thunder Bay	42,900	8,000	47.6	63.6	18.7	8.2	10.5
Kitchener	64,600	12,000	46.7	57.0	18.5	9.9	8.6
Gloucester	23,600	4,200	29.8	44.9	17.7	7.7	10.0
Cambridge	38,100	6,400	49.7	65.6	16.8	6.6	10.2
Brampton	85,500	13,600	42.1	54.0	15.9	8.2	7.8
Burlington	37,100	5,700	34.1	53.6	15.4	5.6	9.8
Vaughan	42,900	6,300	42.3	53.1	14.8	7.7	7.1
Saanich	29,100	4,200	35.2	41.9	14.5	8.2	6.3
Oakville	30,200	4,300	30.6	45.4	14.3	6.5	7.8

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

However, the relationship between employment and poverty is sometimes complex. Individuals and families can often compensate for a lack of earnings with additional income earners, extended family supports, asset liquidation, government transfers, or by other means. Poverty assessments are based on household incomes and take family size into account. Therefore, an examination of individual-level employment activity reveals only part of the picture. In some cases, a family earner may be fully employed, but have many dependants. In other cases, many family members may be earners, but they may have part-time or temporary employment. In both situations, all the family members may be poor, even though their individual employment activities are quite different.

Nonetheless, an examination of poverty among individuals according to their employment status is a useful exercise. While an individual's lack of employment does not always result in poverty, data in this section clearly demonstrate a relationship between these factors. To explore the relationship, this report uses two labour force indicators: annual employment activity and occupational skill level.

ANNUAL EMPLOYMENT ACTIVITY

The association between employment and poverty becomes clearer when poverty among working-age individuals is compared with their annual employment activity. The employment activity variable used here is based on an individual's annual weeks of employment and whether their employment was mostly full-time or part-time during the year prior to the Census[14] – the same time period for which poverty status is assigned. This report identifies four categories:

- full-year, full-time employment (i.e., fully employed);
- full-year, part-time employment;
- part-year employment, full- or part-time;
- no annual employment.

Full-year employment is defined as 49 to 52 weeks of employment; part-year employment is from one to 48 weeks of employment. Full-time employment is defined as 30 hours per week of employment for most weeks of the year; part-time employment is one to 29 hours per week of employment. A week of employment is defined as any employment during the week.

The typical working-age person in cities was more likely to be fully employed, whereas the average poor person was more likely to have been without employment all year, as shown in Table 3.3. In the cities examined, 40.2 per cent of individuals had a full-time, full-year job in 1995 – three times the proportion among poor individuals (13.2 per cent). As well, 24.4 per cent of persons had no employment that year – less than half the proportion among poor persons (49.2 per cent).

Interestingly, the proportions of individuals with part-year or part-time jobs differed little between the total and poor populations. Only slightly more of the poor population was employed part-year (33.0 per cent) compared to the total population in this employment category (29.7 per cent). Also, the share of poor people with full-year, part-time employment (4.7 per cent) was only slightly lower than the share among the total population (5.7 per cent). These distributions imply that individuals with similar amounts of employment activity may have had earnings that varied greatly. For example, a computer consultant with occasional lapses between contracts may earn sufficient wages to keep themself out of poverty, but a retail clerk working their way through university may not have enough hours or wages to do the same.

Not surprisingly, the more employment an individual has, the less likely they will live in poverty. However, poverty was present among individuals in all categories of employment activity. As shown in Table 3.3, persons in the working-age population who had no employment were the most likely to be living in poverty (46.2 per cent). However, 7.5 per cent of workers with a full-time, full-year job – the working poor – also lived in poverty. These figures suggest that employment is not the only solution to poverty. Even a whole year of full-time employment cannot guarantee an adequate income.

Table 3.4 looks at the amount of paid work carried out in the labour market in each city listed. It shows the proportion of the total and poor working-age populations with no

TABLE 3.3

WORKING-AGE POPULATION BY ANNUAL EMPLOYMENT ACTIVITY AND POVERTY STATUS, SHOWING NUMBER, PROPORTION IN TOTAL POPULATION AND POVERTY RATE, AGGREGATE OF CITIES, 1995

	Number		Proportion of population		Poverty rate (%)
	Total	Poor	Total	Poor	
Total	8,419,900	1,928,500	100.0	100.0	22.9
Full-year full-time job	3,382,100	253,900	40.2	13.2	7.5
Full-year part-time job	482,200	90,400	5.7	4.7	18.7
Part-year, full- or part-time job	2,504,500	635,700	29.7	33.0	25.4
No annual employment	2,050,700	948,100	24.4	49.2	46.2

Note: Full-year job refers to the equivalent of 49 to 52 annual weeks of employment; part-year job refers to 1 to 48 annual weeks of employment; no annual employment refers to no annual weeks of paid work. A person with a full-year full-time job is also referred to as "fully employed."

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE 3.4

WORKING-AGE POPULATION BY POVERTY STATUS, ANNUAL EMPLOYMENT ACTIVITY AND CITY, SHOWING PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Proportion with no annual employment		Proportion with full-time full-year jobs		Poverty rate (%)	
	Total	Poor	Total	Poor	No annual employment	Full-time full-year
ALL CITIES	24.4	49.2	40.2	13.2	46.2	7.5
Montréal	32.4	54.4	32.7	11.2	65.8	13.4
Québec	29.8	52.8	34.6	10.8	59.5	10.5
Hull	26.3	54.4	40.1	11.1	56.3	7.5
Vancouver	25.0	46.8	35.8	12.0	55.9	10.0
Longueuil	29.3	57.8	37.2	11.3	54.3	8.3
Ottawa	23.8	47.4	40.9	10.3	54.1	6.9
Sherbrooke	28.3	51.4	30.9	8.5	53.3	8.1
Victoria	18.6	38.0	38.4	10.4	53.1	7.1
Burnaby	25.9	51.7	37.0	10.9	53.0	7.8
Trois-Rivières	33.9	58.5	29.2	6.4	52.3	6.6
Toronto	27.0	53.4	40.2	13.4	50.1	8.5
Richmond	26.3	53.2	37.6	11.9	49.7	7.7
Hamilton	28.0	55.2	37.8	11.3	49.2	7.4
Saint John	28.7	54.0	35.8	10.7	47.9	7.6
Halifax	21.9	41.1	40.8	12.0	46.2	7.2
Coquitlam	22.4	49.6	41.6	12.3	45.5	6.1
St. John's	29.8	59.3	36.7	8.2	45.3	5.1
Saskatoon	19.4	40.1	40.7	12.3	45.0	6.6
Edmonton	20.3	37.0	40.3	16.0	44.6	9.7
Winnipeg	20.4	41.9	43.5	17.5	44.4	8.7
Cape Breton	39.3	70.9	24.4	5.2	41.8	5.0
Surrey	23.2	48.4	38.4	12.8	40.9	6.5
Sudbury	27.8	55.4	35.4	8.1	40.0	4.6
Jonquière	36.6	62.3	30.6	7.3	39.6	5.6
Gatineau	24.1	53.1	42.9	13.6	39.3	5.7
London	21.6	46.3	41.9	11.1	38.8	4.8
Richmond Hill	24.0	55.2	44.6	15.8	38.6	6.0
Regina	18.8	42.6	44.0	12.8	38.5	5.0
Laval	25.6	50.9	40.7	16.1	38.2	7.6
Chicoutimi	32.5	59.0	32.9	8.6	37.7	5.4
Windsor	25.3	52.0	39.1	11.6	37.4	5.4
Kitchener	20.1	47.3	44.0	12.7	36.6	4.5
St. Catharines	23.9	50.9	38.3	11.7	36.4	5.2
Niagara Falls	23.3	50.6	36.9	9.9	36.1	4.5
Calgary	16.9	31.1	44.2	19.1	35.6	8.4
Cambridge	19.8	51.7	46.2	14.3	32.9	3.9
Mississauga	21.2	47.5	45.9	16.7	32.8	5.3
Oshawa	25.4	56.3	42.1	11.3	32.4	3.9
Thunder Bay	21.4	48.6	39.1	10.5	30.9	3.7
Nepean	18.7	45.1	47.6	14.0	30.9	3.8
Markham	23.9	52.1	42.9	14.5	30.6	4.7
Gloucester	20.1	49.7	46.9	15.8	28.6	3.9
Brampton	19.2	42.7	47.4	19.8	26.4	5.0
Saanich	19.0	37.8	40.1	12.9	26.2	4.2
Vaughan	21.8	48.3	44.4	18.5	25.1	4.7
Oakville	16.5	37.4	49.1	20.7	20.2	3.8
Burlington	15.6	36.3	49.3	19.1	19.5	3.2

Note: Cities are ordered by their poverty rate among working-age persons with no annual employment activity.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

annual employment and with full-time, full-year employment. As well, it shows the poverty rates for each of these populations in each city. Cities are ordered according to the poverty rate among those with no annual employment (column 5). For cities that had a relatively large proportion of their working-age population with no employment during the year, it might indicate that the working-age population had a low interest in employment or that the local labour market did not provide sufficient jobs for them. For cities with a large proportion of fully employed individuals, it might suggest that the working-age population had a high interest in employment and that the local labour market provided a good supply of full-time, full-year jobs. Furthermore, because an individual's level of employment is an important predictor of their risk of poverty, city-wide employment characteristics such as these are important indicators for city poverty rates. (This association is addressed in greater detail in *Chapter 5*.)

Notable differences in the local labour markets are evident in the proportions of people who were fully employed and those who had no employment in each city. Cape Breton, Jonquière, Trois-Rivières, Chicoutimi and Montréal had the highest proportions of individuals with no annual employment and among the lowest proportions of individuals who were fully employed. Furthermore, in Cape Breton, Jonquière and Trois-Rivières, the proportions of those with no employment were higher than the proportions of those who were fully employed. These data suggest that in these cities, and in others like them, the amount of employment activity was lower than average, and as a result, earnings were likely lower. At the other end of the scale, Burlington, Oakville, Brampton and Nepean had among the lowest proportions of persons with no annual employment and among the highest proportions of persons who were fully employed. These data suggest that as a result of the higher levels of employment activity in these cities, earnings were probably higher than average. Of course, not all cities had either high or low amounts of employment activity. In Ottawa, for example, the proportions of fully employed individuals and individuals not employed were close to the average for all cities.

These data also indicate that a particular level of employment activity among a population did not necessarily translate into the same poverty rate for that group in all cities. As shown in the fifth column of Table 3.4, individuals with no annual employment in cities at the top of the list were far more likely to be poor than individuals with no annual employment living in cities at the bottom of the list. For this group, poverty rates ranged from a high of 65.8 per cent in Montréal to a low of 19.5 per cent in Burlington. As shown in the table's sixth column, persons who were fully employed in cities at the top of the list were far more likely to be working poor than were those in cities at the bottom of the list. Among this group, poverty rates ranged from a high of 13.4 per cent in Montréal to a low of 3.2 in Burlington.

Variations in poverty rates among cities that had similar proportions of individuals with similar levels of employment activity suggest diversity in the local conditions, such as differences in wages. These data suggest that in some cities, fewer full-time, full-year jobs paid enough to keep people above the poverty line than similar jobs in other cities. Wage differences are a result of a number of factors, including the local industrial mix, the occupational profile of the workforce, labour market demands, unionization rates, and minimum-wage legislation. For example, some cities may have higher-than-average proportions of unionized, goods-producing jobs which typically pay higher wages than most service industry jobs. Other cities may be bedroom communities for a larger proportion of high-salaried professionals; in such cities, higher housing costs would deter many poor families from living there. And some cities may have more non-unionized, low-paying jobs in provinces with relatively low minimum wages. In such cities, one would expect many fully employed residents to have relatively poorer wages.

Comparisons of the proportions of individuals with no annual employment in different cities also reflect diversity in local conditions. In some cities, people who had no annual employment were highly likely to live in poverty, but in other cities, many people did not seem to need employment to stay out of poverty. Such variations may be due, in part, to the predominant types of households in those cities, such as a high proportion of couples in which the earnings of one spouse were sufficient to support the household. In that situation, a stay-at-home spouse would appear to have no annual employment in these data.[15] In cities with high levels of poverty among individuals with no annual employment, a large proportion may have been unemployed (i.e., they looked for employment but did not find any during the year), or they may have been discouraged workers (i.e., they could not find employment and had stopped looking).

OCCUPATIONAL SKILL LEVELS

The growing polarization in the labour market contributes to an increased proportion of both high-skilled and low-skilled jobs, thus eroding the supply of jobs in between. *High-skilled occupations* are more likely to be marketable, have better remuneration, and be associated with higher job satisfaction than are low-skilled jobs. *Low-skilled occupations* are more likely to pay minimum wages, which are insufficient to keep many workers' families out of poverty. For example, a two-person family living in a large Ontario city would need a total of 80 weeks of minimum-wage employment per year to stay above the poverty line.[16]

This section explores the poverty risk faced by individuals at different occupational skill levels for the working-age population (aged 15 and older) who were employed at some time during the 18-month period prior to Census day (hereafter referred to as the *workforce*). Skill categories used here are based on a combination of factors, including the education, training or skill level required to enter

TABLE 3.5
OCCUPATIONS BY SKILL LEVEL

High-skilled (skill level IV)	Includes senior managers, middle & other managers, professionals.
High-skilled (skill level III)	Includes semi-professionals & technicians, supervisors, foremen/women, administrative & senior clerical, sales & service, skilled crafts & trades.
Moderate-skilled (skill level II)	Includes clerical workers, sales & service, semi-skilled manual workers.
Low-skilled (skill level I)	Includes sales & service, other manual workers

Source: Statistics Canada, 1991 *Census Dictionary*, Cat. No. 92-301E the job, and the kinds of activities performed in the occupation.[17] For the purposes of this study, skill level I is considered to be a low-skilled occupation, and skill levels III and IV are considered to be high-skilled occupations. See Table 3.5 for the occupation categories at each skill level.

Not surprisingly, the higher a person's skill level, the lower risk of poverty they faced. As shown in the third and fourth columns of Table 3.6, 51.8 per cent of the *total* workforce had high-skilled occupations, but this was the case for only 36.9 per cent of the *poor* workforce. At the other end of the scale, only 13.1 per cent of the total workforce had low-skilled occupations, but 22.0 per cent of the poor workforce had such occupations. The last column of the table shows that the poverty rate among low-skilled workers (25.9 per cent) was more than double the rate among high-skilled workers (11.0 per cent). This is not surprising, given the fact that low-skilled jobs typically pay less than high-skilled work.

TABLE 3.6

WORKFORCE BY SELECTED SKILL LEVEL AND POVERTY STATUS, SHOWING NUMBER, PROPORTION IN TOTAL POPULATION AND POVERTY RATE, AGGREGATE OF CITIES, 1995

	Number		Proportion of population		Poverty rate (%)
	Total	Poor	Total	Poor	
Total	6,109,700	946,600	100.0	100.0	15.5
High-skill (skill levels III & IV)	3,163,900	349,300	51.8	36.9	11.0
Moderate-skill (skill level II)	2,144,200	389,200	35.1	41.1	18.2
Low-skill (skill level I)	801,400	208,000	13.1	22.0	25.9

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

The proportion of the workforce at each occupational skill level differed among the cities, reflecting the unique characteristics of each local economy. Table 3.7 shows the proportions of low-skilled workers and high-skilled workers in each city by their poverty status. Cities are ranked by their poverty rates for low-skilled workers in that city (column 5). As shown in the first column, the highest proportions of low-skilled workers were in Niagara Falls, Cape Breton, Hamilton and Saint John. Low-skilled workers accounted for the smallest proportions of the workforces in Richmond Hill, Markham, Oakville and Nepean. The third column shows that Nepean, Richmond Hill, Oakville and Ottawa had the highest proportions of high-skilled workers, and Cambridge, Windsor, Oshawa and Niagara Falls had the lowest proportions of high-skilled occupations. In all cities, the proportion of high-skilled jobs accounted for at least 42 per cent of all the occupations, which is substantially higher than the proportion of low-skilled jobs in every city.

These data give some indication of the types of jobs in different cities. A relatively large share of high-skilled occupations in a given city suggests that a large proportion of the workforce was well paid, whereas a relatively large share of low-skilled occupations in a city suggests that much of the local workforce had low wages. The cities with larger shares of low-skilled jobs could be expected to have many working-poor individuals.

As was the case with annual work activity, poverty rates among workers in the same occupation levels varied by city. The fifth column in Table 3.7 shows poverty rates among individuals in low-skilled occupations. For example, 39.9 per cent of individuals with low-skilled jobs in Montréal were poor, compared to only 10.7 per cent of workers at the same skill level in Vaughan. Other cities with high poverty rates among low-skilled workers included Ottawa, Québec, Victoria and Sherbrooke. The table also shows that in nine cities, poverty rates among low-skilled workers exceeded 30 per cent, and in eight cities, the poverty rates for this group were less than half that rate.

Although high-skilled workers were at less risk of living in poverty, their poverty rates still varied considerably in different cities. For example, 19.7 per cent of high-skilled workers in Montréal were poor, compared to only 4.5 per cent of such workers in Gloucester and Burlington. Vancouver, Québec, Burnaby and Sherbrooke also had relatively high poverty rates among their high-skilled workers.

Differences in poverty rates among workers with similar skill levels are likely due to a number of factors, including differences in the industrial mix of the cities. Occupational data allow for important comparisons between people with similar skill levels, but the data do not take into account the different industries in which the people work. For example, a janitor for a school board may earn a much greater income than would a seasonal agricultural worker, although both jobs are at a similar skill level. Among high-skilled occupations, a manager of a retail outlet and a manager of a stock brokerage firm would have very different salary ranges. Salaries, hours of employment and job demand are other labour market factors that exert varying effects on the same-skilled workers in different cities. The unique labour market in each city is one factor that determines how poverty rates vary for workers with the same skill levels.

TABLE 3.7

WORKFORCE BY SELECTED SKILL LEVEL, POVERTY STATUS AND CITY, SHOWING PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Proportion of population with low-skills		Proportion of population with high-skills		Poverty rate (%)	
	Total	**Poor**	**Total**	**Poor**	**Low-skills**	**High-skills**
ALL CITIES	13.1	22.0	51.8	36.9	25.9	11.0
Montréal	14.0	21.1	51.6	38.4	39.9	19.7
Ottawa	11.5	22.1	60.4	40.3	36.4	12.6
Québec	13.0	21.3	54.3	39.8	35.8	16.0
Victoria	12.6	21.5	54.1	37.6	33.6	13.7
Sherbrooke	14.5	25.0	53.0	38.7	33.1	14.0
Halifax	12.0	21.8	55.7	36.5	32.7	11.8
Vancouver	13.0	19.6	54.7	41.6	32.3	16.3
Edmonton	14.0	23.0	50.8	35.5	31.8	13.5
Trois-Rivières	14.3	24.2	53.2	36.2	31.0	12.5
Hull	14.0	24.8	57.8	38.4	29.7	11.1
Calgary	12.4	22.5	53.8	36.8	29.3	11.1
Toronto	12.9	21.7	51.8	36.6	28.0	11.7
Saskatoon	13.9	23.8	52.0	36.5	27.3	11.2
Longueuil	13.8	22.6	51.6	33.4	27.2	10.7
Winnipeg	13.1	22.5	48.3	32.2	27.1	10.6
Burnaby	12.4	19.2	52.5	43.0	26.7	14.2
Saint John	17.2	26.5	47.9	32.6	25.2	11.2
Hamilton	17.8	27.3	45.3	31.9	24.1	11.0
Sudbury	15.2	28.0	52.7	28.0	23.0	6.6
Richmond	11.3	16.6	52.6	43.3	22.8	12.8
St. John's	13.4	24.3	54.9	34.3	22.3	7.7
Surrey	15.4	25.1	47.5	34.3	22.0	9.8
Laval	11.6	19.8	53.2	39.1	21.8	9.4
Regina	13.5	24.8	52.1	34.5	21.7	7.8
Jonquière	15.3	24.1	54.2	40.3	21.3	10.1
Gatineau	13.1	23.9	53.1	35.5	20.5	7.5
London	13.8	23.2	50.2	33.6	20.5	8.1
Coquitlam	10.4	15.8	54.1	44.7	20.2	11.0
Chicoutimi	13.4	21.1	54.7	40.2	19.3	8.9
Windsor	16.5	26.9	43.5	32.6	19.0	8.7
Cape Breton	18.6	31.5	48.5	30.9	18.6	7.0
Nepean	9.5	19.7	61.5	40.3	18.5	5.8
Niagara Falls	18.9	30.4	44.1	31.7	17.8	7.9
Gloucester	10.1	23.1	58.2	34.1	17.5	4.5
St. Catherines	15.3	23.5	47.3	32.5	17.3	7.7
Mississauga	11.6	19.8	49.8	36.0	17.3	7.3
Saanich	13.0	22.4	55.5	37.0	17.1	6.6
Kitchener	15.4	25.3	44.3	30.4	17.0	7.1
Oshawa	14.7	26.9	43.5	31.6	15.9	6.3
Thunder Bay	15.2	26.3	51.1	35.6	14.8	6.0
Richmond Hill	8.6	12.8	61.1	46.8	14.7	7.5
Brampton	12.8	21.5	44.4	30.9	14.6	6.1
Oakville	9.1	18.2	60.7	40.0	14.1	4.6
Cambridge	14.6	25.3	42.7	27.8	13.5	5.1
Markham	8.6	12.9	58.6	46.4	13.3	7.0
Burlington	10.3	20.2	56.4	38.9	12.9	4.5
Vaughan	10.2	14.3	57.4	50.2	10.7	6.7

Note: Cities are ordered by their poverty rate among low-skilled occupations.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Summary

This chapter has demonstrated the strong associations between education and poverty, employment activity and poverty, and occupational skill levels and poverty. A number of conclusions about poverty in Canadian cities can be drawn from these data.

- → The more education an individual had, the less likely they were to live in poverty. On average, the poverty rate among persons with a post-secondary degree or certificate was 15.9 per cent. The rate among persons with less than a high school certificate was almost double that, at 29.6 per cent.
- → In general, the poverty rate decreased with increased employment. Among individuals with no employment, 46.2 per cent were poor. Among those with full-time, full-year employment, 7.5 per cent were poor. However, these figures also indicate that even full-employment was not enough to keep some individuals out of poverty, and conversely, that not all individuals without employment were poor.
- → The higher the occupational skill level, the less likely an individual was to be poor. On average, 25.9 per cent of low-skilled workers were poor, compared to 11.0 per cent of high-skilled workers. These figures show that not all low-skilled workers were poor, nor were all high-skilled workers immune to poverty.
- → The proportion of the adult population at each education level differed among the cities, as

did the proportion of individuals by their employment activity and the proportion of the workforce at each occupational skill level. These indicators reflect the unique characteristics of each local labour force and economy.

- Populations with similar employment activity levels in different cities did not necessarily experience similar poverty rates. This was also true for the populations with similar educational achievements and those with similar occupational skill levels. For example, an individual with no annual employment in Saint John was more than twice as likely to be poor as an individual with no employment in Oakville.
- Poverty rates among cities varied widely, although most rates were close to the average for all cities.

The following tables summarize the variations among different groups in city populations and their local poverty rates. The first three columns of Table 3.8 show the highest, average and lowest proportions of the city populations with less than a high school education, among working-age individuals with no annual employment, and among the workforce in low-skilled occupations. These figures demonstrate that some cities had relatively large proportions of individuals with less than a high school education, and other cities had much smaller proportions. As well, the proportions of those with no annual employment and those in low-skilled jobs also show wide dispersions.

The next three columns in Table 3.8 refer to proportions of the same groups in the poor population. Again, the proportions with less than a high school education, with no annual employment, and in low-skilled occupations were higher among the poor population than among the total population. In addition, the range in these proportions was wider. For example, the proportion of poor individuals with no annual employment ranged from 31.1 per cent in Calgary to 70.9 per cent in Cape Breton. Cape Breton also recorded the highest proportion of poor individuals with less than a high school education (72.7 per cent) and those in low-skilled occupations (31.5 per cent).

The last three columns of Table 3.8 show the highest, average and lowest poverty rates among these same groups. For example, the poverty rate for persons with less than a high school education ranged from 47.9 per cent in Montréal to 14.3 per cent in Oakville. Among those with no annual employment, 65.8 per cent in Montréal were poor, compared to 19.5 per cent in Burlington. Also, low-skilled workers in Montréal were substantially more likely to live in poverty than those in Vaughan. These wide variations in poverty rates suggest that poverty had much to do with the local labour market conditions and with the person's status in the labour market.

Table 3.9 provides summary statistics on poverty rates for the total population and selected labour market groups in each city, allowing for easy comparisons among cities and groups. Each local poverty rate is identified as being a high-, mid- or low-range rate, similar to those shown in the Summary section of *Chapter 2*. To establish the ranges, a few simple calculations were made. First, a mean rate for the group was established based on the incidence of poverty among that population in all cities. Next, the cut-off for each range was established by calculating plus and minus 25 per cent of the mean rate. High-range rates (H) fell above plus 25 per cent of the mean, mid-range poverty rates (M) were equal to or fell within plus or minus 25 per cent of the mean, and low-range rates (L) fell below minus 25 per cent of the

TABLE 3.8

SUMMARY FIGURES FOR SELECTED GROUPS IN CITIES, 1995: DISPERSION OF PROPORTIONS AND RATES

	Proportion of group in city population			Proportion of group in poor population			Poverty rate (%)		
	High	Average	Low	High	Average	Low	High	Average	Low
Persons (aged 15 and older) with less than high school	58.7 Cape Breton	41.0	26.9 Nepean	72.7 Cape Breton	52.4	41.1 Nepean	47.9 Montréal	29.6	14.3 Oakville
No annual employment (persons aged 15 to 64)	39.3 Cape Breton	24.4	15.6 Burlington	70.9 Cape Breton	49.2	31.1 Calgary	65.8 Montréal	46.2	19.5 Burlington
Low-skill (workforce aged 15 to 64)	18.9 Niagara Falls	13.1	8.6 Richmond Hill	31.5 Cape Breton	22.0	12.8 Richmond Hill	39.9 Montréal	25.9	10.7 Vaughan

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE 3.9

SUMMARY: POVERTY RATE RANGE LEVEL FOR ALL PERSONS AND POPULATION GROUPS, BY CITY, 1995

	ALL PERSONS	Less than high school	No annual employment	Low-skill
Montréal	H	H	H	H
Québec	H	H	H	H
Sherbrooke	M	H	M	H
Ottawa	M	H	M	H
Victoria	M	H	M	H
Halifax	M	M	M	H
Vancouver	H	M	M	M
Trois-Rivières	H	H	M	M
Longueuil	M	M	M	M
Hull	M	M	M	M
Burnaby	M	M	M	M
Toronto	M	M	M	M
Hamilton	M	M	M	M
Saint John	M	M	M	M
Edmonton	M	M	M	M
Richmond	M	M	M	M
Winnipeg	M	M	M	M
St. John's	M	M	M	M
Jonquière	M	M	M	M
Saskatoon	M	M	M	M
Coquitlam	M	M	M	M
Laval	M	M	M	M
Surrey	M	M	M	M
Sudbury	M	M	M	M
Calgary	M	M	M	M
Gatineau	M	M	M	M
London	M	M	M	M
Regina	L	M	M	M
Cape Breton	M	M	M	L
Chicoutimi	M	M	M	L
Windsor	M	L	M	L
Niagara Falls	L	L	M	L
St. Catharines	L	L	M	L
Richmond Hill	L	L	M	L
Kitchener	L	L	M	L
Mississauga	L	L	L	L
Oshawa	L	L	L	L
Thunder Bay	L	L	L	L
Markham	L	L	L	L
Nepean	L	L	L	L
Cambridge	L	L	L	L
Gloucester	L	L	L	L
Brampton	L	L	L	L
Saanich	L	L	L	L
Vaughan	L	L	L	L
Burlington	L	L	L	L
Oakville	L	L	L	L

Note: Cities were divided into high (H), mid (M) and low (L) categories based on the poverty rate among population groups. The mid-range (M) rates were + or - 25% of the mean rate for the group in all cities. High-range (H) rates were anything above +25% of the mean rate; low-range (L) rates were anything below -25% of the mean rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

mean. For example, the mean poverty rate for individuals with no annual employment was 46.2 per cent. As such, the mid-range rate for this employment level fell between 57.7 per cent and 34.6 per cent.

Column 1 shows that 26 of the 47 cities had poverty rates that fell within the mid-range. Another four cities had high-range poverty rates, and 17 cities had low-range poverty rates. Most cities' poverty rates were clustered around the mean.

Column 2 shows that within cities, most populations with less than a high school education had poverty rates close to the all-city average for this group. In 24 of the 47 cities, the poverty rate for this group fell in the mid-range.

Poverty rates for individuals with no annual employment varied less than city poverty rates and less than high school poverty rates. Column 3 shows that poverty rates among individuals with no annual employment fell in the mid-range in 33 of the 47 cities.

Poverty rates for the low-skilled workforce were the least likely to cluster near the mean rate for all cities. Among the low-skilled workforce, poverty rates fell in the mid-range in 22 of 47 cities.

In summary, poverty rates varied widely among the city populations and for specific groups within Canadian cities. However, for all these populations, most poverty rates fell in a mid-range. In other words, they were close to the mean rate, and as such, were fairly typical.

Chapter 3: Economic and Labour Force Characteristics

Endnotes

[1] Canadian Council on Social Development. *Personal Security Index 1999*. Ottawa: CCSD, 1999.

[2] The labour market is incredibly complex, and not all jobs fall into two categories. Many jobs fall somewhere between these extremes of "good" and "bad" jobs. As well, not all low-salaried jobs can be seen as inherently "bad" jobs. Many such jobs are rewarding and well-suited to the people employed in them, but they are simply not highly valued by the labour market. In other words, they may be "good" jobs in every sense, except for the salary paid. And if a salary was our only criteria for evaluating a job, our perspective would be very limited.

[3] Banting, Keith G., Charles M. Beach, and Gordon Betcherman. "Polarization and Social Policy Reform: Evidence and Issues," in *Labour Market Polarization and Social Policy Reform*, 1995.

[4] Grenon, Lee. "Are service jobs low-paying?" in *Perspectives on Labour and Income*, 1996.

[5] Massé, Philippe; Richard Roy and Yves Gingras. *The Changing Skill Structure of Employment in Canada*, 1998. Gingras, Yves and Daniel Boothby. *Have the Labour Market Conditions of Low-Skilled Workers Worsened in Canada?*, 1998.

[6] Krahn, Harvey. "Non-standard work on the rise," in *Perspectives on Labour and Income*, Winter 1995.

[7] Sunter, Deborah and René Morissette. "The hours people work," in *Perspectives on Labour and Income*, Autumn 1994.

[8] Noreau, Nathalie. "Involuntary part-timers," in *Perspectives on Labour and Income*, Autumn 1994.

[9] Schellenberg, Grant. *The Changing Nature of Part-time Work*, 1997.

[10] Sunter, Deborah and Geoff Bowlby. "Labour force participation in the 1990s," in *Perspectives on Labour and Income*, Autumn 1998.

[11] Finnie, Ross. "Stasis and Change: Trends in Individuals' Earnings and Inequality in Canada, 1982-92" and Picot, Garnet. "What is Happening to Earnings Inequality in Canada in the 1990s?" in *Canadian Business Economics*, Fall 1997.

[12] Scott, Katherine and Clarence Lochhead. *Are Women Catching up in the Earnings Race?*, 1997.

[13] Students enrolled in school full-time at the time of the Census were included in this analysis. This raises two considerations with respect to poverty. First, some persons in this analysis have yet to finish their intended schooling, particularly if they are young adults. Consequently, they will ultimately have higher levels of education than they had at the time of the Census. Second, full-time students are more likely to be poor simply because they have fewer hours available to be employed. Some researchers might choose to exclude these students from an analysis of poverty because they are deemed to be "temporarily poor." However, they are included here because whether or not they will eventually escape poverty, they were living below the poverty line in 1995.

[14] *Full-year or part-year employment* refers to whether all persons aged 15 to 64 (excluding residents of institutions) were employed for a full year (i.e., 49 to 52 weeks), a part year (i.e., 1 to 48 weeks), or had no employment (i.e., no weeks), in 1995. *Employment* refers to work for pay or work in self-employment at all jobs held, even if only for a few hours. *Weeks employed* include weeks of paid vacation, weeks on sick leave with pay, and all weeks in which training was paid for by the employer. *Full-time employment* refers to weeks that were mostly 30 hours or more of employment per week, and *part-time employment* refers to weeks that were mostly under 30 hours of employment per week.

[15] Of course, these people might have worked, but it would have been unpaid work.

[16] Calculations based on the 1998 Ontario minimum wage of $6.85 per hour and a 40-hour work week. The 1998 LICO for a two-person family in a city over 500,000 in population was $21,962.

[17] Statistics Canada. 1991 Census Public Use Microdata File Individuals: Data Documentation, Service No. 48-039E. Ottawa: Ministry of Industry, Science and Technology, 1994. Occupational skill levels, based on 1991 Standard Occupational Classifications (SOC), refer to the skill level involved in the kind of work persons were doing during the reference week, based on respondents' description of their most important duties on the job. Data are presented for persons aged 15 to 64, excluding institutional residents. If the person in this age group did not have a job during the week prior to enumeration, these data relate to their job of longest duration since January 1, 1995. Classification by Human Resources Development Canada.

Chapter 4

INCOME SECURITY PROGRAMS AND THE DIMENSIONS OF INCOME

The poverty rate is useful for measuring the prevalence of poverty in any given community, but it is only part of the picture. This chapter explores the dimensions and characteristics of poor families' incomes. For example, what is the average income of a poor family, where does this income originate, and how far is it below LICO?

The first section of this chapter begins with an overview of the income security programs that are available to poor Canadian families. Because they rely heavily on income from government transfers, poor families are particularly vulnerable to cuts in income security programs.

The second section of the chapter explores family income in detail. It examines the average incomes of poor families in cities, and compares them to the average incomes of all families. It also presents data on the sources of income for both groups of families. As discussed in the previous chapter, poor families have less employment and consequently, fewer earnings than do most families. As a result, poor families tend to receive more government transfers than do other families. These important differences in the composition of family income are examined in this section.[1]

The third section presents data on families' income deficiencies in relation to the LICO – their average poverty gap and market gap.

→ A poor family's *poverty gap* (otherwise known as the *depth of poverty*) refers to the difference between their total income and the appropriate LICO. It is a measure of the degree to which these families are poor. In other words, the poverty gap measures the dollar amount it would take to raise the average poor family up to the LICO.

→ A variation of the poverty measure, the *market-poor* measure refers to a family's market income (that is, all family income minus any income from government transfers) in relation to the LICO. Families with a market income below the LICO are considered to be market-poor families. By extension, the *market gap* for these families is the average dollar amount difference between their market income and the LICO.

The fourth section of the chapter uses common benchmarks to explore the distribution of incomes in each city. Households in metropolitan areas (CMAs) were pooled, then divided into five equal groups – or quintiles – according to income levels. The dollar figures that divide these groups were then used as a set of "national urban" income cut-offs. These cut-offs were applied to households in each city to show variations in the income distribution across different communities.

Income Security Programs

Not only do Canada's income security programs play an important role in the incomes of poor Canadians, they also buffer many non-poor Canadians against poverty.[2] In a report by the Canadian Council on Social Development, Canada's income security programs are described as fitting into two broad groups: those that insure earnings, and those that provide basic income support.

Programs that insure earnings, or *social insurance* programs, include:

→ Employment Insurance (EI);

→ disability sections of the Canada and Quebec Pension Plans (C/QPP); and

→ workers' compensation programs.

These programs are intended to partially compensate for the loss of a worker's earnings, and premiums are generally in proportion to the worker's income. As well, C/QPP benefits paid out in retirement are based on lifetime earnings. Families with high earning levels get higher levels of benefits from these programs than do families with low earnings.

In contrast, income support programs are generally intended for low- and moderate-income families, and they are funded through general government revenues. These programs are usually targeted to low-income groups or are income-tested. Income support programs include:

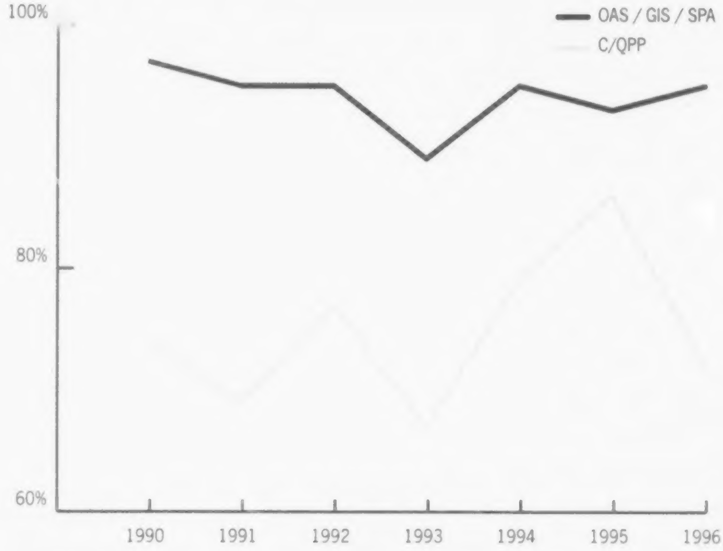
- ➜ provincially and municipally administered social assistance (SA or welfare);
- ➜ federally administered Old Age Security (OAS);
- ➜ Guaranteed Income Supplement (GIS); and
- ➜ Spouse's Allowance (SPA).

To the extent that child benefit programs provide most of their benefits to low-income families, they can also be considered as income support programs. In addition, programs administered through the personal income tax system serve particular social objectives, such as raising children, mitigating the costs of living with a disability, and promoting savings for retirement. For example, the National Child Benefit and the Child Care Expense Deduction are tax credits and deductions geared to support families with children, and Registered Retirement Savings Plans (RRSPs) help Canadians save for their retirement.

Although households in most income and age groups receive some income through government transfers, specific income security programs benefit each group differently. Benefits from OAS, GIS and SPA programs primarily benefit poor elderly families, as is shown in later sections of this chapter. Although many of these families also receive income from C/QPP, retired members of poor families are likely to have modest lifetime earnings, and consequently receive far less income from these contributory programs than do non-poor families.[3] Elderly benefits such as OAS (introduced in the 1950s) and GIS (introduced in the 1960s) are largely responsible for the steady decline in poverty rates among the elderly since the 1960s.

FIGURE 4.1

PER CENT OF POOR ELDERLY COUPLES IN RECEIPT OF GOVERNMENT TRANSFERS, BY SOURCE, CANADA, 1990 TO 1996



Notes: OAS = Old Age Security; GIS = Guaranteed Income Supplement; SPA = Spouses Allowance; C/QPP = Canada and Quebec Pension Plans. Poor families are identified using 1986 base LICO adjusted for inflation.

Source: Adapted from the National Council of Welfare, *Poverty Profile*, 1980 to 1996.

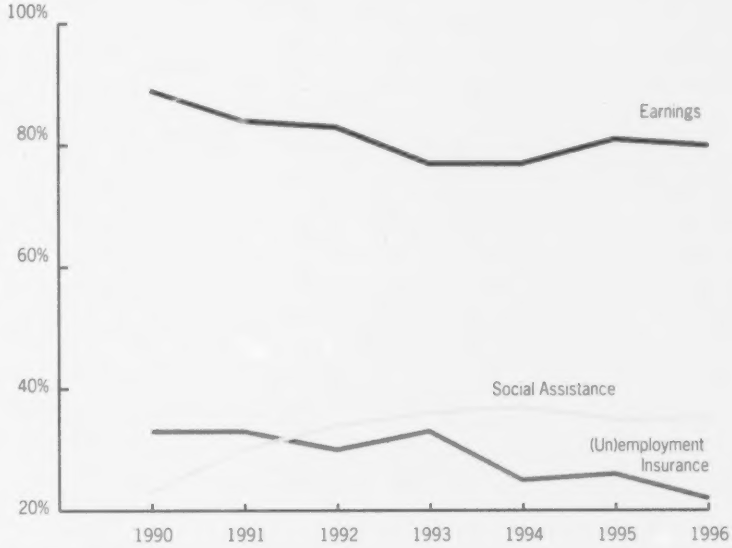
Through the first half of the 1990s, benefits from and eligibility for income security programs for seniors have remained quite stable. Figure 4.1 shows the percentage of poor elderly couples who received income from OAS/GIS/SPA and C/QPP between 1990 and 1996.

Among working-age (or non-elderly) families, most government transfers stem from the EI and SA programs.[4] As mentioned, Employment Insurance benefits are based on earnings from the recipient's previous job. Social assistance, on the other hand, is an income-tested program meant as an avenue of last resort. Families that have had difficulty participating in the labour market, such as lone-parent families, are most likely to be SA recipients. While SA is an important income supplement for these families, benefit levels in every province are not high enough to keep recipients out of poverty.[5] Nonetheless, benefits from both SA and EI programs are critical sources of income for poor families. The disability portion of C/QPP also helps to support working-age families when a contributor has suffered a disability.

In the wake of the hard-hitting recession of the early 1990s, many workers found themselves without employment. As a result, many of their families experienced a shift in their sources of income: they received less money from earnings and more from government transfers.

Also during the 1990s, the scope of the EI program was reduced through a number of legislative changes. In response to rising program costs and a fiscally conservative agenda, the federal government ceased contributing to the then Unemployment Insurance program in 1990, leaving it to be sponsored entirely by employers and employees. In 1996, the program was renamed Employment Insurance and sweeping changes were introduced that curtailed eligibility requirements and reduced benefits. As a result, many families moved from EI to SA. Figure 4.2 shows the percentage of poor working-age couples with children who received income from various sources between 1990 to 1996. The percentage of these families with earnings and with EI benefits declined over this period, whereas the percentage receiving SA benefits rose.

FIGURE 4.2
PER CENT OF POOR WORKING-AGE COUPLES WITH CHILDREN, BY INCOME SOURCE, CANADA, 1990 TO 1996



Notes: Earnings include wages, salaries and self-employment income. Poor families are identified using 1986 base LICOs adjusted for inflation.

Source: Adapted from the National Council of Welfare, *Poverty Profile*, 1980 to 1996.

SA programs were also modified in the 1990s, in a drive to reduce program costs. In 1990, the federal government restricted its cost-sharing of social assistance programs with provincial governments under the Canada Assistance Plan (CAP). Previously, the federal government had provided half the costs for social assistance programs under CAP, but from 1990 to 1995, they limited future increases in their contributions to 5 per cent per year for the three wealthiest provinces: Ontario, Alberta and British Columbia. As SA program costs escalated far more than the allotted increase over this period, federal contributions towards social assistance quickly fell below 50 per cent for these three provinces. Driven by fiscal considerations, most provincial governments sought to reduce their share of SA program costs by tightening eligibility requirements and reducing benefits.

In 1996, CAP (and Established Programs Financing) was replaced by the federal Canada Health and Social Transfer (CHST) that lumped cost-sharing for social assistance together with contributions for health and education services. Through the CHST, transfers to the provinces for these services were reduced by $6.3 billion between 1994 and 1998.[6]

Despite only moderate improvements in the labour market, Employment Insurance and social assistance – the two main income security programs for working-age Canadians – became less accessible to the people who needed them. More drastic changes to these programs have taken place since 1995, but the full effects of these additional cuts to both EI and SA programs on family incomes in urban areas have been largely undocumented due to the limited availability of city-level data on family incomes from these programs.

Sources of Family Income

Most families receive some income through government programs and the labour market, but the proportions of their total income from these sources change depending on where the families rank on the income gradient. This section examines the 1995 incomes of poor families and the proportions of their income that are derived from three sources:

- → *earnings* – wages, salaries and self-employment income;
- → *government transfer income* (hereafter referred to simply as transfer income) – benefits received from any level of government, such as EI, SA, OAS/GIS/SPA and C/QPP benefits; and
- → *other income* – monies garnered from any other source, such as private investments or pensions.[7]

Chapter 4: Income Security Programs and the Dimensions of Income

The following income data cover *families*, which are defined as households of at least two people related by blood, marriage or adoption. All dollar amounts refer to the average pre-tax annual incomes for a specified group of families. *Poor families* refer to families with incomes below the LICO, whereas total or *all families* refer to all families in a given geography (for example, in all cities or in individual cities), regardless of the level of family income. There is also an examination of families by age: *working-age families* are those in which both the head of the family and the spouse are under 65 years of age, and *elderly families* are those in which either the family head or spouse are aged 65 years or older.

RECEIPT OF EARNINGS AND TRANSFERS

In cities, most working-age families had income from both earnings and government transfers, but most elderly families had no earnings. Although not shown in the tables, 88.2 per cent of working-age families had some earnings, and 85.6 per cent received government transfers. By comparison, less than half (43.6 per cent) of elderly families had earnings, but almost all (99.6 per cent) received government transfers.

In both age groups, poor families were less likely to claim any earnings than were all families, and they were more likely to receive transfers. Among poor working-age families, 58.3 per cent received earnings and 98.6 per cent received transfers. Less than one-quarter (24.6 per cent) of poor elderly families earned any income, but virtually all (99.7 per cent) received government transfers. Transfers were delivered to poor working-age families primarily through programs such as EI and SA, and to poor elderly families through OAS/GIS/SPA and C/QPP.

INCOME AMOUNTS BY SOURCE

The average income figures for all families and poor families indicate the magnitude of the difference in incomes between these two groups. For both working-age and elderly families in cities, Table 4.1 shows average incomes by source and poverty status (columns 1 and 2), the distribution of total income by source and poverty status (columns 3 and 4), and poor families' incomes as a percentage of all families' incomes (column 5).

The table shows that all working-age families had an average total income of $60,400 in 1995, and poor working-age families had an average total income of $14,500 – less than one-quarter (24.1 per cent) of the average income of all families. This discrepancy was due largely to differences between the earnings of these families. All families earned an average of $48,300, whereas poor families earned $6,200 – only 12.9 per cent of that of all families. As well, poor families received far less income from sources other than earnings and transfers than was received by all families. On the other hand, poor families received 151.8 per cent ($2,300) more of the average transfer income than was received by all families.

These figures demonstrate the stark economic reality of urban working-age poor families. Despite the substantially lower earnings of poor families compared to all families, government transfers do not raise their family incomes above the poverty line. However, transfers do play an important role in buffering poor families from low earnings. As well, programs favour lower-income families, as reflected in the larger average transfers they received.

Among elderly families, the average total income of poor families was $17,200 compared to $52,700 for all families. Although all elderly families received almost one-third of their income from both earnings (30.7 per cent) and transfers (32.8 per cent), poor elderly families received slightly more than four-fifths (80.5 per cent) of their income from transfers alone. Despite receiving a larger portion of their total income from transfers, poor families received a smaller amount from this source than did all families ($13,900 and $17,300, respectively).

TABLE 4.1

AVERAGE FAMILY INCOME BY FAMILY AGE, INCOME SOURCE AND POVERTY STATUS, SHOWING PROPORTION BY SOURCE, AGGREGATE OF CITIES, 1995

	Average income		Proportion		% poor of total
	Total	Poor	Total	Poor	
Working-age families					
Total income	$60,400	$14,500	100.0	100.0	24.1
Earnings	$48,300	$6,200	80.0	42.7	12.9
Government transfers	$4,500	$6,900	7.5	47.4	151.8
Other income	$7,600	$1,400	12.5	9.9	19.1
Elderly families					
Total income	$52,700	$17,200	100.0	100.0	32.6
Earnings	$16,100	$2,000	30.7	11.7	12.5
Government transfers	$17,300	$13,900	32.8	80.5	80.0
Other income	$19,300	$1,300	36.5	7.8	7.0

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table 4.2 presents data on average incomes for working-age families in cities. The first column shows the average income of all families, the second column shows the average income of poor families, and the final column shows the average income of poor families expressed as a percentage of all families. Figures in the table are ranked by the average income of poor families in each city.

As shown, average total incomes of all working-age families varied substantially among cities. The highest average incomes were over $81,000 in Oakville, Markham and Burlington, while the lowest incomes were under $45,000 in Cape Breton, Montréal and Saint John. These figures suggest a diversity of financial circumstances for families in different cities.

Column 2 shows that the average incomes of poor working-age families in these cities also varied, but not as much as the incomes of all working-age families. Among poor families, those with the highest incomes (over $16,000) lived in Gloucester, Brampton, and Nepean; those with the lowest incomes (under $12,000) lived in Jonquière, Chicoutimi, Trois-Rivières, Saint John, St. John's and Halifax.

In every city, poor working-age families had considerably lower incomes than did all working-age families. In the third column of the table, a higher percentage represents less inequality of incomes between poor and all families, whereas a lower percentage represents greater dispersion. Incomes reflect local conditions, and the incomes of poor families ranged from 16.0 per cent of all family income (Oakville) to 31.6 per cent (Montréal). This variation is due more to the greater range of all family incomes in those cities, rather than due to the incomes of poor families, which vary considerably less.

Earnings accounted for the largest portion of all families' incomes, but transfers were a significant component in poor families' incomes. Table 4.3 shows dramatic disparities among cities in the average earnings and transfers of poor and all working-age families. Column 1 shows the average earnings of all families, column 2 shows the average earnings of poor families, and column 3 shows poor families' earnings expressed as a proportion of all families' earnings. Cities are listed in the same order as in Table 4.2.

As with total incomes, the earnings of families varied greatly among cities. Earnings for all families were highest in Oakville ($79,600) and lowest in Cape Breton ($29,000). The average earnings of poor families were also diverse, although the absolute degree of variation was not nearly as great. Poor families had the highest earnings in Calgary ($8,900) and the lowest in Cape Breton ($2,600). In Edmonton, the earnings of poor families were 17.4 per cent that of all families – the highest percentage among the cities listed. At the other end of the spectrum, the earnings of poor families and of all families were most divergent in Oshawa, where poor families' earnings reached only 7.1 per cent of all families' earnings. At both ends of the spectrum, however, the earnings of poor families constituted a small fraction of all families' earnings.

Given the sizeable gap between the earnings of poor working-age families and all working-age families, it is not surprising that poor families received more transfer income than did all families. However, the amount of transfers varied substantially by city. Transfers to all families were highest in Cape Breton ($8,800) and lowest in Oakville ($3,100). In comparison, transfers to poor families were highest in Gloucester ($9,300) and lowest in

TABLE 4.2

TOTAL INCOME OF WORKING-AGE FAMILIES BY POVERTY STATUS AND CITY, SHOWING PER CENT POOR INCOME OF TOTAL INCOME, 1995

	All families	Poor	Poverty rate of all families
Large cities	$60,400	$14,500	24.1%
Jonquière	48,400	10,900	22.5
Chicoutimi	50,900	11,200	22.1
Trois-Rivières	47,100	11,400	24.3
Saint John	44,800	11,800	26.5
St. John's	55,300	11,900	21.5
Halifax	56,500	11,900	21.1
Cape Breton	42,300	12,100	28.5
Sherbrooke	46,400	12,400	26.8
Sudbury	60,000	12,600	21.1
Windsor	58,800	12,700	21.6
St. Catharines	57,900	12,700	21.9
Thunder Bay	61,900	12,700	20.6
Regina	58,500	12,700	21.8
Hull	53,700	13,000	24.2
Saskatoon	54,700	13,000	23.8
Oshawa	59,800	13,000	21.8
Victoria	51,200	13,200	25.7
Cambridge	60,600	13,200	21.8
Kitchener	57,700	13,300	23.1
Saanich	67,600	13,600	20.1
Niagara Falls	53,600	13,600	25.4
London	60,100	13,600	22.6
Québec	47,200	13,800	29.1
Longueuil	50,300	13,800	27.4
Montréal	44,000	13,900	31.6
Gatineau	56,800	14,000	24.7
Coquitlam	65,500	14,100	21.6
Burnaby	58,200	14,200	24.3
Vancouver	61,900	14,600	23.6
Toronto	63,300	14,800	23.4
Richmond	60,600	14,900	24.6
Hamilton	52,500	15,000	28.5
Winnipeg	55,600	15,200	27.3
Richmond Hill	76,700	15,200	19.8
Edmonton	55,700	15,400	27.7
Oakville	96,200	15,400	16.0
Ottawa	62,000	15,500	24.9
Vaughan	79,200	15,500	19.6
Burlington	81,200	15,600	19.2
Markham	83,500	15,800	18.9
Surrey	61,400	15,800	25.7
Laval	56,200	15,900	28.4
Calgary	65,700	16,000	24.3
Mississauga	70,700	16,000	22.7
Nepean	74,800	16,400	22.0
Brampton	67,400	16,400	24.4
Gloucester	72,100	17,100	23.8

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Richmond ($4,200). In every city, transfers to poor families were greater than transfers to all families, as shown in the final column. At the high end, poor families in Gloucester received 237.0 per cent of the amount of transfers that all families received; at the low end, they received 100.6 per cent in Cape Breton.

Among cities, variations in the amount of poor families' earnings and transfers demonstrate the important role that employment and government income security programs play in the lives of families. These variations indicate the degree to which poor families are participating in the local labour market, and the degree to which they use transfer income to try to help make ends meet.

Variations in the earnings of poor families are due to a number of factors, the most important being the local economy. Local labour market conditions heavily influence the level of earnings of poor families in that area. Although poor families did not earn enough to escape poverty, a large part of their annual income came from earnings.

In the case of transfer income, poor families received substantially different amounts from one city to the next. This may have been due to higher EI and SA benefits in some regions compared to others. For example, EI beneficiaries in areas with higher levels of unemployment generally receive more benefits through the program. As well, SA benefits and eligibility are more generous in some provinces than in others. A National Council of Welfare report showed that lone parents with one child received a larger proportion of their 1996 total income through SA benefits in Newfoundland, Prince Edward Island, Nova Scotia, Ontario,

TABLE 4.3

AVERAGE EARNINGS AND GOVERNMENT TRANSFERS TO WORKING-AGE FAMILIES, BY POVERTY STATUS AND CITY, 1995

	Earnings			Government transfers		
	All families	Poor	% Poor family of all family income	All families	Poor	% Poor family of all family income
Large cities	$48,300	$6,200	12.9	$4,500	$6,900	151.8
Jonquière	39,000	3,700	9.6	5,200	6,100	116.6
Chicoutimi	40,500	3,900	9.7	4,900	6,100	124.2
Trois-Rivières	36,300	3,000	8.2	5,300	6,800	129.4
Saint John	34,700	4,000	11.6	5,700	7,200	126.3
St. John's	42,000	3,300	7.7	5,900	7,800	133.2
Halifax	41,600	4,300	10.3	4,300	6,600	155.3
Cape Breton	29,100	2,600	9.0	8,800	8,800	100.6
Sherbrooke	35,500	4,000	11.2	5,000	7,100	141.8
Sudbury	46,000	3,500	7.6	5,600	8,500	151.9
Windsor	47,900	4,300	9.0	5,200	7,400	143.6
St. Catharines	46,500	4,200	9.0	5,000	7,700	155.0
Thunder Bay	50,300	3,900	7.8	5,000	7,600	152.9
Regina	46,900	4,900	10.5	3,800	6,500	172.1
Hull	43,400	4,800	11.2	4,800	7,000	146.9
Saskatoon	43,300	4,900	11.4	4,100	6,800	167.3
Oshawa	50,000	3,500	7.1	5,000	8,400	169.0
Victoria	40,000	4,600	11.6	4,100	7,500	185.2
Cambridge	50,900	4,800	9.5	4,600	7,500	163.7
Kitchener	48,200	4,000	8.3	4,600	8,100	176.0
Saanich	52,500	5,200	10.0	3,800	6,200	164.5
Niagara Falls	42,400	4,400	10.4	5,500	8,000	144.3
London	47,800	4,300	9.1	4,800	8,200	170.1
Québec	37,600	5,500	14.5	4,900	6,800	140.2
Longueuil	39,800	4,900	12.3	5,100	7,500	148.2
Montréal	33,600	5,400	16.0	5,400	7,200	132.5
Gatineau	47,100	6,000	12.7	4,800	6,900	144.0
Coquitlam	54,700	6,300	11.4	3,600	5,400	150.3
Burnaby	46,800	6,200	13.2	4,100	5,400	130.8
Vancouver	46,600	6,600	14.2	4,000	5,800	142.7
Toronto	49,100	6,600	13.5	4,900	7,100	146.1
Richmond	49,100	7,400	15.0	3,300	4,200	126.9
Hamilton	41,900	5,200	12.4	5,400	8,400	155.8
Winnipeg	45,000	7,400	16.4	4,000	6,500	163.1
Richmond Hill	61,700	6,300	10.3	3,500	4,900	139.5
Edmonton	45,400	7,900	17.4	4,100	5,900	142.4
Oakville	79,600	7,600	9.5	3,100	5,900	188.9
Ottawa	47,400	5,600	11.8	4,700	8,800	185.7
Vaughan	63,900	7,400	11.6	4,300	5,600	129.8
Burlington	68,100	7,200	10.6	3,200	6,800	213.2
Markham	68,200	8,500	12.5	3,400	4,500	130.2
Surrey	50,400	6,700	13.2	4,600	7,500	161.6
Laval	45,600	7,300	15.9	4,600	6,700	143.8
Calgary	54,200	8,900	16.4	3,400	5,200	154.0
Mississauga	59,400	8,000	13.5	4,100	6,300	153.0
Nepean	60,500	6,300	10.4	3,900	8,700	222.5
Brampton	57,700	8,300	14.4	4,400	6,700	152.9
Gloucester	58,700	6,200	10.6	3,900	9,300	237.0

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Saskatchewan and British Columbia than in other provinces.[8]

How poor are poor families?

Previous chapters have focused on the number and characteristics of poor families living in cities, but not on how poor they are. This section addresses that issue. As already discussed, the *poverty gap* (or the *depth of poverty*) refers to the dollar difference between a poor household's total income and the LICO. In other words, the poverty gap indicates the degree to which households are poor. For example, if a family had a pre-tax income of $22,046 and the appropriate LICO was $27,046, their poverty gap would be $5,000.

A *market-poor* household refers to a household with a market income (total income minus any government transfers) below the LICO. The incidence of market poverty provides some idea of the number of households that could have incomes below the LICO if the financial support of income security programs was not available.[9] By definition, all poor families are also market-poor families – with or without transfers, their total income falls below the LICO. However, many non-poor families are market-poor families because government transfers raise their incomes above the poverty line. Consequently, the incidence of market poverty is always higher than the incidence of poverty. The market gap is the average dollar figure between a family's market income and the LICO.

As shown in Table 4.4, 21.7 per cent of working-age families in cities were poor, but 27.6 per cent were market-poor. Without government transfers, an additional 5.9 per cent of working-age families (or 157,800 families) would have had incomes below the LICO in 1995. Elderly families were far more likely to be market-poor than were working-age families. Although 13.8 per cent of elderly families were poor, 48.6 per cent were market-poor. This indicates that elderly families rely heavily on transfer income to stay out of poverty.

Table 4.4 also shows the average poverty gap and the average market gap. Poor working-age families experienced an average poverty gap of $12,200 (i.e., their income was $12,200 below the poverty line). This income gap is remarkable considering that the average income for these families ($14,500) is only slightly higher. The income deficiency becomes even larger when the average market gap is considered. The market gap for market-poor working-age families was $16,500 (i.e., their total income, not including government transfers, was $16,500 below the LICO). The average incomes of poor elderly families were closer to the LICO than were those of working-age families, but the gaps were still substantial. The average poverty gap among elderly families was $6,300, but the average market gap for an elderly family was $14,000, indicating the significant role that transfers play in keeping elderly families out of poverty.

TABLE 4.4

POOR AND MARKET-POOR FAMILIES BY FAMILY AGE, SHOWING INCIDENCE OF POVERTY AND MARKET POVERTY, AND INCOME GAPS, AGGREGATE OF CITIES, 1995

	Incidence	Income gap
Working-age families		
Poor	21.7	$12,200
Market-poor	27.6	$16,500
Elderly families		
Poor	13.8	$6,300
Market-poor	48.6	$14,000

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

As with poverty rates, the average poverty gap varied considerably among cities. Table 4.5 shows the average poverty gap for working-age families in each city, ordered by the magnitude of the gap. The largest poverty gap was in Richmond Hill ($15,000) and the smallest was in Victoria ($8,200). Interestingly, cities with the highest poverty rates were not necessarily the cities with the largest poverty gaps. For example, Montréal had the highest city poverty rate but not the highest poverty gap, and Oakville had the lowest city poverty rate, but its poverty gap was near the top of the list. This indicates that, for each city, a high poverty rate is not necessarily an indicator of the average depth of poverty.

The average market gap among market-poor working-age families also varied widely by city. Ottawa had the largest market gap ($18,400) and Saanich had the smallest ($12,400). Again, the size of a city's average market gap did not appear to correspond with that city's poverty rate. These data show that transfer income plays a larger role for many modest-income families in some cities than in others.

Income Distributions

This section examines the distribution of all households based on their annual income. It is another useful way to look at low incomes in major Canadian communities without using the LICO. As well, these distributions provide information about other levels of income in a community.

Grouping households according to their incomes is a popular technique

TABLE 4.5

WORKING-AGE FAMILIES SHOWING POVERTY GAP AND MARKET GAP, BY CITY, 1995

	Poverty gap	**Market gap**
Large cities	$12,000	$16,500
Richmond Hill	15,000	17,500
Richmond	14,600	16,700
Burnaby	14,400	17,200
Coquitlam	14,400	17,600
Vaughan	14,200	16,200
Markham	14,200	16,000
Toronto	13,200	17,900
Vancouver	13,100	16,800
Mississauga	13,000	16,300
Oakville	12,800	15,500
Montréal	12,800	17,700
Brampton	12,600	15,800
Hull	12,500	16,800
Longueuil	12,300	17,200
Surrey	12,200	16,700
Gatineau	12,200	16,000
Edmonton	12,100	15,600
Winnipeg	12,100	15,700
Hamilton	12,000	17,900
Ottawa	11,900	18,400
Nepean	11,800	17,600
Calgary	11,800	14,400
Laval	11,500	14,800
Gloucester	11,400	17,400
Burlington	11,300	15,100
Jonquière	11,200	14,400
Québec	11,200	15,600
St. John's	10,600	15,800
Regina	10,400	14,400
Saskatoon	10,400	15,000
Chicoutimi	10,300	13,600
Halifax	10,300	14,800
Saint John	10,300	15,100
Windsor	10,200	15,200
Kitchener	10,000	15,200
Trois-Rivières	9,900	14,600
St. Catharines	9,800	15,100
Oshawa	9,700	15,600
Cambridge	9,700	14,400
Thunder Bay	9,600	14,500
London	9,400	15,200
Sudbury	9,300	15,500
Niagara Falls	9,200	14,600
Cape Breton	9,200	14,600
Sherbrooke	9,100	13,900
Saanich	9,100	12,400
Victoria	8,200	13,600

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

to show income distributions. To facilitate a comparison of the income distributions among cities, this report used a common set of four income cut-offs to sort households in each city into five groups, referred to as quintiles. First, data for households in all metropolitan areas (CMAs) were ranked by their incomes in order to create a "national urban" distribution. These households were then divided into five equal groups or quintiles (i.e., 20 per cent of the households fell into each group), and the corresponding income at each threshold became the income quintile cut-off.[10] These cut-offs were then applied to each city to show the proportion of households in that city that fell into each national urban quintile.[11]

Because these cut-offs were *not* based on income distributions in individual cities, it is *not* expected that exactly 20 per cent of each city's households will fall into the national urban quintiles. In fact, variations from an equal distribution among the five groups represent variations from the national urban average. As such, the cut-offs permit a standard comparison among cities because they were uniformly applied to incomes in all cities.

Figure 4.3 shows the proportion of households in each city that fell into each quintile, ranked by proportion in the bottom quintile. The left side of the figure represents the proportion of households in the bottom quintile (with incomes equal to or below $15,057) in each city.[12] Similarly, the proportion of households in the top quintile (with incomes equal to or above $72,849) are on the right side of the figure. The figure also illustrates the significant variations from the national urban average, as shown by the vertical grid lines for each quintile.

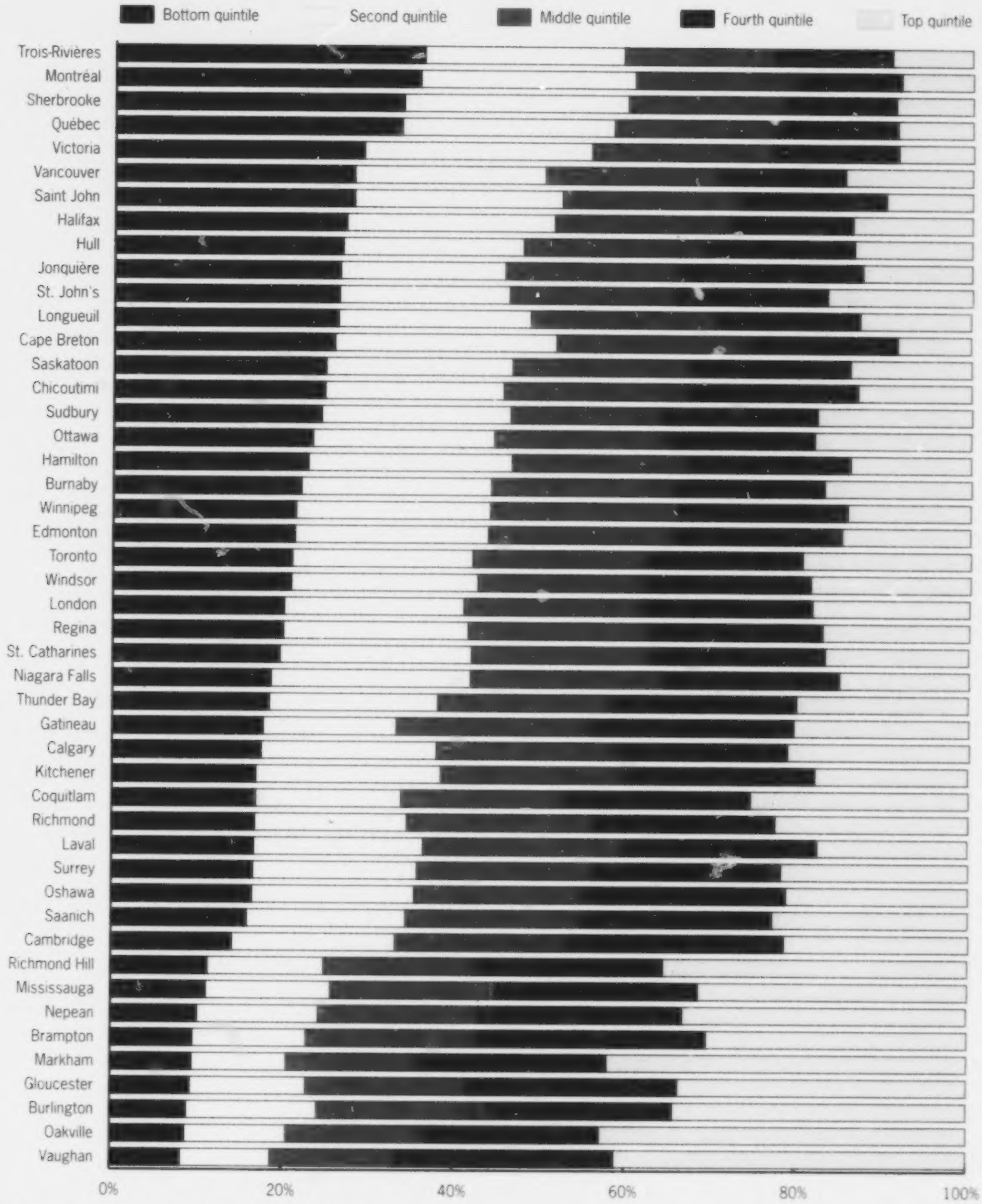
Income distributions were diverse among these cities. In some cities, over one-third of households were in the bottom quintile (Trois-Rivières, Montréal, Sherbrooke and Québec), whereas in other cities (Vaughan, Oakville, Burlington, Gloucester, Markham and Brampton) less than one-tenth of the households were in this quintile. Overall, in 23 of the 47 cities, more than 20 per cent of the households were in the bottom quintile, with annual incomes equal to or below $15,057. In general, the largest proportions of households in the bottom quintile were in cities in Québec or Atlantic Canada; the smallest proportion of households in this quintile were in Ontario cities. This pattern of income distribution closely resembles the pattern of poverty rates for these cities.

Not surprisingly, the cities with low proportions of households in the bottom quintile generally had high proportions of households in the top quintile. In Oakville, Markham, Vaughan, Richmond Hill, Burlington and Gloucester, over one-third of households were in the top quintile. Conversely, less than one-tenth of households were in this quintile in Trois-Rivières, Montréal, Sherbrooke, Québec and Victoria. Overall, cities with high proportions of households in the top quintile were generally found in Ontario, and those with low proportions of households in this quintile were generally found in the province of Québec and Atlantic Canada.

However, not all cities had disproportionate percentages of households in the top and bottom quintiles. In 19 of the 47 cities, household income distributions were close to the national average and quite even across the quintiles. (These 19 cities exhibited proportions of households in each quintile equal to

FIGURE 4.3

PER CENT OF HOUSEHOLDS IN QUINTILES (BASED ON HOUSEHOLD INCOMES IN ALL CMAs), BY CITY, 1995



Note: Households refer to economic families and unattached individuals. Quintile cut-offs are established by dividing households in all CMAs into five equal groups based on their annual incomes. The dollar amounts that divide the households into qunitiles serve as the cut-offs. Lowest quintile: less than $15,056; Second quintile: $15,057 to $29,978; Middle quintile: $29,979 to $48,002; Fourth quintile: $48,003 to $72,848; Highest quintile: $72,849 and above.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

20 per cent, plus or minus five percentage points.) As well, there was relatively little variation among cities in the proportion of households in the middle quintile; they ranged from 14.4 per cent (in Vaughan) to 23.5 per cent (in Laval).

Summary

Drawing from the chapter's findings, a number of observations about the income of families in cities can be made.

- Over four-fifths of families (of any age or income level) received some transfer income in 1995. Among working-age families, 88.2 per cent received earnings, compared to only 58.3 per cent of poor families. Among elderly families, less than half (43.6 per cent) claimed earnings, compared to only about one-quarter (24.6 per cent) of poor families.
- The average annual income of all working-age families was $60,400. In contrast, poor working-age families lived on less than one-quarter that amount ($14,500). This discrepancy was due mainly to differences in the earnings of these families – poor families earned, on average, only 12.9 per cent of what all families earned. On the other hand, poor families received 51.8 per cent more transfer income than did all families.
- The average annual income of all elderly families was $52,700, whereas the income of poor elderly families was $17,200. All elderly families received one-third of their income from earnings (30.7 per cent), another third from transfers (32.8 per cent), and one-third (36.5 per cent) from other sources such as private pensions. In comparison, poor elderly families received four-fifths (80.5 per cent) of their income from transfers alone. However, poor elderly families received smaller transfer amounts than did all elderly families.
- While 21.7 per cent of working-age families were poor, 27.6 per cent were market-poor. Elderly families were less likely to be poor but they were more likely to be market-poor than were working-age families – 13.8 per cent of elderly families were poor, and 48.6 per cent were market-poor.
- Poor working-age families suffered an average poverty gap of $12,200, compared to poor elderly families with a poverty gap of almost half that amount ($6,300). Market-poor working-age families had an average market gap of $16,500, and market-poor elderly families had an average market gap of $14,000.
- The average total incomes, earnings, transfers, poverty gaps and market gaps of working-age families – both all families and poor families – varied substantially among the cities.
- The size of the poverty gaps did not necessarily correspond with the size of the local poverty rates across the cities.
- When national urban quintile cut-offs were applied, the proportion of households in each city that fell into each quintile varied from the national urban average and varied considerably among the cities. In 23 of the 47 cities, more than 20 per cent of the households were in the bottom quintile, with annual incomes equal to or below $15,057.

Tables 4.6, 4.7 and 4.8 summarize the dispersion of income indicators discussed in this chapter. The first three columns of Table 4.6 show the cities with the highest and lowest total incomes, earnings, and transfers for all working-age families, compared to the average. Given the substantial range in each income category, it is clear that families in different cities lived different economic realities. For example, families in Oakville had more than twice the average annual income of families in Cape Breton.

The next three columns of Table 4.6 show similar data for poor families. The range of earnings was significantly less among poor families than among all families, and among poor families, the range of transfers was higher

TABLE 4.6

SUMMARY FIGURES FOR WORKING-AGE FAMILY INCOME IN CITIES BY POVERTY STATUS, 1995: DISPERSION OF INCOME BY SOURCE

	All families			Poor families		
	High	**Average**	**Low**	**High**	**Average**	**Low**
Total income	$96,200 Oakville	$60,400	$42,300 Cape Breton	$17,100 Gloucester	$14,500	$10,900 Jonquière
Earnings	$79,600 Oakville	$48,300	$29,000 Cape Breton	$8,900 Calgary	$6,200	$2,600 Cape Breton
Transfers	$8,800 Cape Breton	$4,500	$3,100 Oakville	$9,300 Gloucester	$6,900	$4,200 Richmond

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE 4.7

SUMMARY FIGURES FOR WORKING-AGE FAMILY INCOME IN CITIES, 1995: DISPERSION OF POVERTY GAPS AND MARKET GAPS

	High	Average	Low
Poverty gap (poor families)	$15,000 Richmond Hill	$12,200	$8,200 Victoria
Market gap (market-poor families)	$18,400 Ottawa	$16,500	$12,400 Saanich

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

than that of earnings. In some cities, transfers formed a larger portion of family incomes than did earnings. Table 4.7 shows the highest, lowest, and average poverty gaps among poor working-age families. The range of poverty gaps demonstrates that poor families were generally poorer in some cities compared to those in other cities. These figures suggest that, even among poor families, economic conditions are better in some cities compared to others. Furthermore, the size of these poverty gaps is disturbing. Even in the city with the lowest average poverty gap (Victoria), the deficiency was over $8,000 – a considerable amount.

Table 4.7 also shows the highest, lowest and average market gaps among market-poor working-age families. Market gaps were even larger than poverty gaps, at both ends of the range. These large income deficiencies for working-age families are cause for concern. Large market gaps indicate that transfers played a significant role in boosting the incomes of many families above and below the poverty line. Given that until recently earnings have stagnated, and the scope of transfer programs for working-age families shrank in the 1990s, many more families may be on the verge of becoming poor.

Finally, Table 4.8 shows the cities with the highest and lowest percentages of households in each national urban quintile. The dispersion was wide for the bottom quintile, ranging from 36.0 per cent in Trois-Rivières to 8.2 per cent in Vaughan. The dispersion in the top quintile was also large, ranging from 43.1 per cent in Oakville to 8.4 per cent in Montréal. Although the range between the highest and lowest percentages of households in the three middle quintiles was wide, it was not as great as in the bottom and top quintiles.

TABLE 4.8

SUMMARY FIGURES FOR DISTRIBUTION OF HOUSEHOLD INCOME BY QUINTILES IN CITIES, 1995: DISPERSION OF PROPORTION OF HOUSEHOLDS

	All households	
	High	Low
Lowest quintile	36.0 Trois-Rivières	8.2 Vaughan
Second quintile	26.5 Victoria	10.5 Vaughan
Middle quintile	23.5 Laval	14.4 Vaughan
Fourth quintile	26.7 Brampton	12.4 Montréal
Highest quintile	43.1 Oakville	8.4 Montréal

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Endnotes

To simplify the analysis, an examination of the income of unattached individuals in cities, while worthwhile, was included only in the income distributions section of this chapter.

Unless otherwise cited, all discussions on income security programs in this section are drawn from *Canada's Income Security Programs*, by Christopher Clark. Ottawa: Canadian Council on Social Development, 1998.

According to this author's calculations using the Survey of Consumer Finances microdata file for the 1995 income year, poor elderly families received an average of 28.6 per cent of their transfer income through C/QPP, but the amount they received was 51.9 per cent of the average amount received by non-poor elderly families. Poor elderly families received much more of their transfer income through OAS, GIS and SPA – an average of 63.0 per cent.

Although these figures are accurate, direct comparisons between Census data and data from the Survey of Consumer Finances (SCF) should be made with caution. Income data from the Census is based on information from 20 per cent of Canadian households, whereas income data from the SCF is based on a much smaller sample of approximately 35,500 cases. Because these surveys use different methodologies to collect data, they yield slightly different results. As well, data from these surveys are often presented in different ways (for example, differences in geography and family type definitions are common). However, each database has its strengths, and one of the SCF's advantages is the fact that it shows income from detailed income sources such as from SA or EI. As such, the SCF is a useful supplement to Census data.

[4] According to this author's calculations using the Survey of Consumer Finances microdata file for the 1995 income year, poor working-age families received an average of 12.2 per cent of their transfer income through EI programs and an average of 52.1 per cent through social assistance programs. For data limitations, see the second paragraph in endnote 3, above.

[5] National Council of Welfare. *Welfare Incomes 1996*, 1997.

[6] Canadian Council on Social Development. *CCSD's Response to the 1997 Federal Budget*, March 1997 and *Will the 1998 Federal Budget Bring Down Canada's Social Deficit?*, Position Paper, March 1998.

[7] More specifically, *earnings* or *employment income* refers to total income received by persons 15 years of age and older during the calendar year 1995 as wages and salaries, net income from nonfarm unincorporated business or professional practice, and net farm selfemployment income.

Government transfers refers to total income from all transfer payments received through federal, provincial or municipal governments during 1995. This variable is derived by summing the amounts reported in the Old Age Security pension and Guaranteed Income Supplement; benefits from Canada or Quebec Pension Plan; benefits from Employment Insurance; and federal Child Tax benefits.

This source also includes other income from government sources:

- social assistance payments received by persons in need, such as mothers with dependent children, persons temporarily or permanently unable to work, elderly individuals, the blind and persons with disabilities;
- provincial income supplement payments to the elderly and provincial payments to the elderly to help offset accommodation costs;
- other transfer payments such as payments received from training programs sponsored by the federal and provincial governments, TAGS payments for employees in the fishing industry, regular payments from provincial automobile insurance plans, veterans' pensions, war veterans' allowance, pensions to widows and dependants of veterans, workers' compensation; and
- any amounts received in 1995 for refundable provincial tax credits and the federal goods and services tax (GST) credits.

[8] National Council of Welfare. *Welfare Incomes 1996*, 1997.

[9] Of course, such a situation is hypothetical. Faced with these circumstances, many families might engage in other activities to increase their total incomes.

[10] National urban quintile cut-offs are based on the annual income of all households (families plus unattached individuals). Households were grouped into quintiles based on their incomes:

- bottom quintile incomes were less than or equal to $15,056;
- second quintile incomes were between $15,057 and $29,978;
- middle quintile incomes were between $29,979 and $48,002;
- fourth quintile incomes were between $48,003 and $72,848;
- top quintile incomes were equal to or greater than $72,849.

[11] Income is the only variable in this technique used to construct the income cut-offs. This is an advantage due to its simplicity, but also a disadvantage because these lines are not adjusted for differences attributable to variations in community and family unit size (as is done with the LICOs).

[12] This household cut-off is lower than the LICO for all these cities, except for one-person households in cities with populations between 100,000 and 499,999.

Chapter 5

POPULATION COMPOSITION AND POVERTY RANKINGS

Canadian cities have unique qualities. Each has its own geography and environment, history and culture, industry and built environment, government, human capital, and demographic characteristics. These factors combine in complex ways to shape the character of each city. This chapter explores some of these factors using Census data.

Earlier chapters have demonstrated that the demographic composition of urban populations is diverse. For example, cities such as Victoria have a higher-than-average proportion of seniors, partly because many people from other parts of the country choose to retire in Victoria's warmer climate. Cities such as Brampton have a higher-than-average proportion of children, likely due to the perception that it is a good community in which to own a home and raise children. Richmond has a high proportion of visible minority residents, in part because many Chinese immigrants are attracted by the size of the existing Chinese enclave there.

In addition to different demographic compositions, each city has its own economic history that shapes its local labour market. For example, most cities on the West Coast have grown with the fishing, logging and mining industries, and many Prairie cities have developed around their agriculture and fossil fuel industries. Many Southern Ontario cities have benefited from auto manufacturing and financial industries. Pulp and paper industries underpin the economies of many Québec cities. Most East Coast cities have a history shaped by the fisheries, shipping and mining. However, there are also many common traits to urban economies, such as the role of the health, education, social service and other government service sectors in their economies.

The economic history of a city affects its current labour market. For example, the high proportion of persons with no annual employment in St. John's is likely related to the decline of the fish stocks. And relatively high proportions of residents in Trois-Rivières and Jonquière had no annual employment due in part to the decline in pulp and paper manufacturing in those cities' economies. On the other hand, Calgary has benefited from a boom in the oil and natural gas industries, and it had one of the highest proportions of persons who were fully employed in 1995. Oakville and Brampton – two other cities with high shares of fully employed persons – were home to many workers in financially successful Toronto-area firms. Of course, the dynamics of these economies are extremely complex and cannot be fully explained with these simple examples.

Both the demographic composition and the labour market of a city shape its poverty rates. Some groups in the population are at greater risk of poverty than others, and their disproportionate presence in a city population may be linked to higher overall poverty rates. As well, cities that provide few opportunities for their low-skilled workers to make sufficient earnings can lead to higher local poverty rates. Given the unique demographic and economic characteristics of each city, variations in poverty rates among cities should come as no surprise.

As well, families or groups with similar characteristics can have very different poverty rates, depending on where they live. For example, youth in Montréal were nearly five times more likely to be poor than were youth in Oakville. Persons with disabilities were over three times more likely to live in poverty in Québec City, compared to persons with disabilities in Markham. The reasons for these differences are unclear, but the variations are considerable.

A city's poverty rate represents the average rate for all the different groups in that city. It therefore follows that a city's overall poverty rate will be influenced by the combination of the poverty rate for each group in that city and the proportion of that city's population that the group represents. Groups with relatively high poverty rates can push a city's average poverty rate noticeably higher, but only if they comprise a large enough proportion of that city's population. On the other hand, groups that account for relatively large shares of a city's population can have a marked influence on that city's poverty rate, even the rate for that group is not particularly high or low. In other words, the disproportionate presence of particular groups within a city population can help explain that city's poverty rate relative to other cities.

The first section of this chapter examines the influence of a city's demographic composition on that city's poverty rate. It asks the question, "If each city had identical shares of selected population groups, how would their poverty rate change relative to other cities?" To answer this question, a common statistical procedure called "standardization" is introduced that removes – or controls for – the influence that different population compositions might have on each city's poverty rate. To do this, each city is assigned an identical composition of a set of population characteristics, and the poverty rate is recalculated. By comparing this "standardized" poverty rate with the city's actual poverty rate, the degree of influence of that population characteristic can be assessed. Consequently, a portion of the relative differences in city poverty rates can be explained by the city's differing population composition. Whatever portion of the poverty rate that is left unexplained beyond this is related to factors other than the city's population characteristics.[1]

The second section in the chapter suggests how strategic investments in certain groups may be able to reduce city poverty rates. This section asks the question, "How much do changes in the poverty rate of vulnerable groups change a city's poverty rate?" To determine the answer, an exercise is conducted whereby the poverty rate for particular high-poverty groups is reduced by 25 per cent, and the city poverty rate is recalculated based on this change. This "targeted poverty reduction" technique is carried out separately for each group within a population to get a sense of the potential impact of targeted initiatives.

Understanding the broad factors underlying variations in poverty rates is essential to developing effective policy responses. However, policies that are designed to alter the composition of a population in order to control poverty are generally not viable options. In a liberal democratic society such as Canada, people have the right to choose where they wish to live, and any policy that seeks to limit that choice is inappropriate. Under the *Charter of Rights and Freedoms* of the *Canadian Constitution*, citizens are guaranteed free movement within the country. In this context, deciding where Canadian citizens live is not a decision that can be made by the state.

As well, these exercises are certainly not intended to suggest that any particular population group is to blame for high poverty rates. Rather, they are conducted to demonstrate the extent of the links between high poverty rates among certain population groups and overall poverty rates. In other words, the higher risk that members of certain groups have of living in poverty is related to poverty rates for an entire city. As such, efforts to reduce overall poverty in a city must take into account the economic marginalization of certain groups.

Standardized Population Compositions

This report has controlled for the influence of certain population characteristics in order to measure the actual influence of differences in population compositions on a city's poverty rate. Population compositions were standardized by assigning each city an identical composition of the selected characteristics, and then recalculating the city's poverty rate.

For example, if the different proportions of education levels in each city are controlled for, the influence of education is removed from the poverty rate of the city. This "standardized" poverty rate is then compared to the actual city poverty rate (i.e., its rate before controlling for education) in order to determine the influence that education had on the city's actual rate.[2]

Because cities are complex and diverse, many factors can influence poverty simultaneously. This section examines each population characteristic separately in order to isolate the influence of each characteristic on city poverty rates.[3] The population characteristics standardized in this way include age, gender, immigration status, visible minority status, Aboriginal status, disability status, household type, education level, annual employment activity, and occupational skill level.[4]

Table 5.1 shows whether or not standardization changed the rank of city poverty rates substantially. If a city moved three or more places in rank as a result of standardization, it was considered to be a *substantial* movement. This table shows that, overall, standardization of household type, immigration status, visible minority status, and annual employment activity substantially changed the poverty ranking of the greatest number and percentage of cities.

Tables 5.2 to 5.6 show the results of standardizing for these separate characteristics on each city. Cities are ranked by their actual and standardized poverty rates. Changes in city rankings

TABLE 5.1

NUMBER AND PER CENT OF CITIES THAT CHANGED SUBSTANTIALLY IN POVERTY RANK AFTER STANDARDIZING FOR SELECTED CHARACTERISTICS, 1995

	Number of cities	Per cent of all cities
Age	0	0.0
Gender	0	0.0
Immigration status	23	48.9
Visible minority status	22	46.8
Aboriginal identity status	3	6.4
Disability status	0	0.0
Household type	25	53.2
Education level	8	17.0
Annual employment activity	17	36.2
Occupational skill level	2	4.3

Note: Total number of cities equals 47. Substantial change in poverty ranking is defined as movement of three or more ranks. See text for description of standardization technique.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

as a result of standardization indicate the influence of that particular population characteristic. The first column in each table shows the cities ranked by their actual poverty rates: the city with the highest poverty rate is at the top of the list and the city with the lowest rate is at the bottom of the list. Each subsequent column shows the results of standardizing for that population characteristic. The figures in these columns represent the number of ranks that each city's poverty rate changed from its actual rate as a result of standardization.

The change in each city's rank is expressed as the number of positions in rank the city changed, with a plus or minus sign indicating the direction of the change.

- If the sign is *positive*, standardization resulted in an increase in the city's poverty rate relative to other cities, and it increased in rank.
- If the sign is *negative*, standardization resulted in a decrease in the city's poverty rate relative to other cities, and it decreased in rank.
- If the number of ranks changed was zero to two, the city's poverty rate changed *little* in relation to other city poverty rates. This indicates that the population characteristic had little influence on the city's poverty rate.
- If the number of ranks changed was three or more, the change in the city's poverty rate was substantial in relation to other city poverty rates. This indicates that the population characteristic had a substantial influence on the city's poverty rate.[5]

AGE GROUPS

The population share of age groups varied from city to city, as did their poverty rates. For example, Table 2.11 showed that children (under age 15) accounted for 19.1 per cent of the average city population, but this proportion ranged from 11.4 per cent in Victoria to 23.8 per cent in Brampton. Child poverty rates also varied considerably among the cities. The lowest child poverty rate was 10.9 per cent in Oakville, the average rate was 29.8 per cent, and the highest rate was 50.5 per cent in Montréal. City-to-city variations in the share and poverty rate of other age groups are also evident.

As was shown in Tables 5.1 and 5.2, few cities changed rank at all as a result of standardizing for age groups. While the age composition in some cities differed considerably, most cities had similar proportions of each age group. Consequently, controlling the age composition did not result in much change in the standardized ranking of cities compared to their actual ranking.

GENDER

In all cities, females outnumbered males. On average, the proportion of females was 51.4 per cent, compared to 48.6 per cent for males. The share of females changed very little from city to city, with a low of 50.1 per cent in Surrey to a high of 53.7 per cent in Victoria. As well, females in every city had higher poverty rates than did males. The average female poverty rate was 26.0 per cent, but this ranged widely from 11.0 per cent in Oakville to 42.4 per cent in Montréal.

As shown in Table 5.1, standardizing for gender did not result in a substantial change in the poverty rank of any cities. Furthermore, column 3 of Table 5.2 shows that controlling for gender distributions had absolutely no influence on the city rankings. As with the age composition, the gender composition of most cities was quite even, so controlling for it did not change their situation much.

IMMIGRATION STATUS

Immigrants are more likely to live in some Canadian cities compared to others. Richmond was home to the highest proportion of immigrants (48.4 per cent), and Québec City was home to the lowest (3.6 per cent). On average, immigrants accounted for 28.8 per cent of a city's population.

TABLE 5.2

CITIES RANKED BY THEIR ACTUAL POVERTY RATES, SHOWING CHANGES IN RANK AFTER STANDARDIZING FOR SELECTED VARIABLES, 1995

	Actual rank	Change in rank from standardization					
		Age	Gender	Immigration status	Visible minority status	Aboriginal status	Disability status
Montréal	1	0	0	0	0	0	0
Québec	2	0	0	0	0	0	0
Vancouver	3	0	0	-4	-6	-1	-1
Trois-Rivières	4	0	0	-1	0	1	1
Longueuil	5	0	0	2	-1	0	0
Sherbrooke	6	0	0	0	3	0	0
Hull	7	0	0	3	2	0	0
Ottawa	8	0	0	-1	-2	0	0
Burnaby	9	0	0	-8	-6	0	0
Toronto	10	0	0	-5	-9	0	0
Hamilton	11	0	0	3	4	0	0
Saint John	12	0	0	1	4	0	0
Edmonton	13	-2	0	3	1	-2	-1
Richmond	14	0	0	-18	-18	1	1
Victoria	15	2	0	2	1	-1	0
Cape Breton	16	0	0	-3	3	2	-2
Halifax	17	0	0	3	6	0	1
Winnipeg	18	0	0	6	2	-3	1
Jonquière	19	0	0	-7	-1	1	0
St. John's	20	0	0	-1	2	1	0
Saskatoon	21	-2	0	5	4	-6	0
Coquitlam	22	1	0	-5	-6	2	-1
Chicoutimi	23	1	0	-10	-10	0	1
Laval	24	0	0	6	3	2	0
Surrey	25	-1	0	1	-4	1	0
Sudbury	26	1	0	3	3	1	-1
Calgary	27	0	0	5	2	1	1
Windsor	28	-1	0	3	2	0	-1
Gatineau	29	1	0	9	7	0	1
London	30	0	0	2	6	0	0
Regina	31	-2	0	2	0	-6	0
Niagara Falls	32	1	0	2	2	1	0
St. Catharines	33	1	0	2	6	1	-1
Richmond Hill	34	0	0	-4	-3	1	1
Kitchener	35	0	0	1	1	1	0
Mississauga	36	0	0	-4	-5	1	0
Oshawa	37	0	0	2	2	1	0
Thunder Bay	38	0	0	2	2	-2	0
Markham	39	0	0	-6	-7	1	0
Nepean	40	0	0	1	1	1	0
Cambridge	41	-2	0	0	1	0	-2
Gloucester	42	0	0	5	4	-1	1
Brampton	43	2	0	0	0	1	1
Saanich	44	0	0	2	2	0	0
Vaughan	45	0	0	1	1	0	0
Burlington	46	0	0	0	1	0	0
Oakville	47	0	0	0	0	0	0

Note: City poverty rates are based on all persons. See text for description of standardization technique.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Also, immigrants in some areas were more likely to be poor than in others. On average, 30.0 per cent of immigrants in cities were poor, and the immigrant poverty rate ranged from 13.1 per cent in Saanich to 49.8 per cent in Montréal. While not all immigrants have high poverty rates, recent immigrants certainly do – on average, 52.1 per cent of recent immigrants in cities were poor.

In contrast to the age group and gender compositions, the proportion of immigrants in a city appears to be a notable factor in shaping that city's poverty rate. Table 5.1 shows that 23 cities, or 48.9 per cent of all cities, changed rank substantially when immigration status was standardized.

Column 4 of Table 5.2 shows that, in general, the cities with relatively smaller shares of recent immigrants moved up in rank, and those with relatively larger proportions of recent immigrants moved down in rank. Cities such as Laval, Winnipeg and Saskatoon – all cities with relatively small recent immigrant populations – moved up the greatest number of places in rank. The relatively small shares of recent immigrants in those cities likely affected their poverty rates relative to other cities.

Conversely, standardizing the local poverty rate bumped cities such as Richmond, Burnaby, Markham, Coquitlam and Toronto – all cities with relatively high proportions of recent immigrants – down in rank. In these cases, the influence of a large proportion of recent immigrants was reduced as the share of this group was brought more in line with the average all-city share.

VISIBLE MINORITY STATUS

As with immigrant populations, visible minority populations are more concentrated in some cities than in others. The proportion of visible minorities ranged widely, from 2.2 per cent in Québec City to 49.4 per cent in Richmond. On average, 21.6 per cent of a city's population was made up of visible minority persons. The average poverty rate among this group (37.6 per cent) was well above the average city rate, and ranged broadly from 14.9 per cent in Vaughan to 63.9 per cent in Montréal.

Standardizing for visible minority status substantially changed the rank order of 22 cities (46.8 per cent), as shown in Table 5.1. The cities with relatively high or low proportions of visible minorities in their overall population had the largest changes in their city poverty rates as a result of the standardization process, as shown in column 5 of Table 5.2. Halifax, London and St. Catharines – all cities with relatively low proportions of visible minority persons – rose considerably in rank as their city poverty rates became relatively higher as a result of the standardization process. In contrast, Richmond, Toronto and Markham – cities with relatively large shares of visible minority persons – dropped noticeably in rank as their poverty rates relative to other cities fell as a result of standardization.[7]

ABORIGINAL STATUS

Most Canadian cities had relatively small proportions of Aboriginal persons, who comprised 1.5 per cent of the average city's population. However, some Prairie cities had relatively higher proportions, with Saskatoon the highest at 7.9 per cent. While the proportion of Aboriginal people in a city population was generally small, they had among the highest poverty rates of all the groups examined. In cities, the average Aboriginal poverty rate was 55.6 per cent, ranging from 40.8 per cent in Burnaby to 66.1 per cent in Vancouver.

In general, standardization of Aboriginal status had little effect on the ranking of cities by their poverty rates; only three cities moved substantially in the order, as shown in Table 5.1. This lack of movement is mainly due to the relatively small share of Aboriginal people in most cities. However, as shown in column 6 of Table 5.2, the cities with relatively high proportions of Aboriginal people – such as Saskatoon, Regina and Winnipeg – saw substantial decreases in their relative rank as a result of standardization. In other words, the proportion of Aboriginal people in those communities was connected to the city's overall poverty rate. When this proportion was reduced through standardization, the poverty rates in those cities dropped relative to other cities.

DISABILITY STATUS

Persons with disabilities accounted for an average of 10.2 per cent of city populations, and their share ranged from 6.1 per cent of the population in Laval to 19.0 per cent in Cape Breton. However, poverty rates among this group varied more, from 17.3 per cent in Markham to 58.4 per cent in Québec. Among all cities, the average poverty rate for persons with disabilities was 36.1 per cent.

Controlling for the population characteristic of disability status had little effect on the ranking of cities by their poverty rates. As shown in the last column of Table 5.2, Cape Breton and Cambridge fell slightly in rank, although only Cape Breton had a relatively high proportion of persons with disabilities in its community. The lack of change in the ranking of cities was mainly due to the fairly even distribution of persons with disabilities across cities.

HOUSEHOLD TYPE

The composition of household types differed considerably from city to city, particularly for couples with children and unattached individuals. The average proportion of couples with children in cities was 23.2 per cent, ranging from 8.3 per cent in Victoria to 47.5 per cent in Vaughan. In comparison, unattached individuals accounted for 36.9 per cent of the average city population, and the proportion of unattached individuals ranged from 10.3 per cent in Vaughan to 60.3 per cent in Victoria.

Although couples with children accounted for large proportions of households in cities, their poverty rate was relatively low in comparison to the rates for unattached individuals and lone-parent families. The average poverty rate for couples with children was 18.7 per cent, and ranged from 6.1 per cent in Burlington to 35.0 per cent in Montréal. In contrast, unattached individuals had an average poverty rate of 45.2 per cent, ranging from 29.0 per cent in Gloucester to 58.2 per cent in Trois-Rivières. As well, 59.2 per cent of lone-parent families were poor in the average city, with rates ranging widely from 33.2 per cent in Vaughan to 76.7 per cent in Cape Breton.

Standardizing for household type had the greatest effect on city poverty rates of all the characteristics examined. Table 5.1 shows that standardizing for household type resulted in substantial changes in rank for 25 cities, or 53.2 per cent of all cities. Table 5.3 shows the cities ranked by their poverty rates for households (first column), then ranked by their poverty rates after standardizing for household type (second column). Vaughan rose the greatest number of places in rank, likely due to its relatively small shares of lone-parent families and unattached individuals – two household types particularly at risk of poverty. As well, Jonquière, Chicoutimi, Cape Breton and Gatineau – other cities with relatively low proportions of unattached individuals – all rose over five places on the scale. The changes in the ranking of those cities suggests that their poverty rates would likely be higher if the composition of household types in those cities was closer to the average for all cities.

Among the cities that dropped down the list as a result of standardization, Victoria fell the farthest, followed by Ottawa, Saint John, and Cape Breton. Those cities had relatively high shares of households with unattached individuals, except for Saint John, which had a relatively high share of lone-parent households. The shift in the ranking of those cities indicates that the proportions of unattached individuals in those cities likely influenced their poverty rates relative to other cities.

EDUCATION LEVELS

Among the population aged 15 and older in cities, the proportion of people at different education levels varied considerably. For example, persons with less than a high school certificate comprised 26.9 per cent of the population in Nepean and 58.7 per cent of the population in Cape Breton, with an average proportion of 41.0 per cent. Poverty rates among this group also ranged widely, from 47.9 per cent in Montréal to 14.3 per cent in Oakville. Furthermore, those with less than a high school certificate in most cities were more likely to live in poverty – the average poverty rate for this population group was 29.6 per cent.

Differences in the composition of city populations by education level appear to have a limited influence on variations in city poverty rates. Only eight of the 47 cities (17.0 per cent) changed their rank substantially as a result of standardizing for education levels. Table 5.4 shows the ranking of cities by their poverty rates (first column) and the changes in rank as a result of standardization (second column). All ranking is based on city poverty rates among the population aged 15 and older.

Although standardization for education levels resulted in relatively little change

TABLE 5.3

CITIES RANKED BY THEIR POVERTY RATES, SHOWING STANDARDIZED POVERTY RATES FOR HOUSEHOLD TYPE, 1995

	Actual rank	Change in rank from standardization
Montréal	1	0
Québec	2	0
Trois-Rivières	3	0
Sherbrooke	4	-4
Vancouver	5	-1
Longueuil	6	1
Hull	7	-2
Hamilton	8	1
Saint John	9	-8
Ottawa	10	-8
Burnaby	11	-1
Toronto	12	-1
Edmonton	13	-1
Jonquière	14	10
Winnipeg	15	-1
Victoria	16	-13
Cape Breton	17	6
St. John's	18	3
Halifax	19	-7
Chicoutimi	20	10
Saskatoon	21	-2
Sudbury	22	-3
Richmond	23	3
Laval	24	5
Calgary	25	-2
Surrey	26	4
Gatineau	27	6
Coquitlam	28	4
Windsor	29	-1
London	30	-4
Regina	31	-4
St. Catharines	32	1
Niagara Falls	33	5
Thunder Bay	34	-5
Kitchener	35	-3
Oshawa	36	-4
Richmond Hill	37	4
Mississauga	38	1
Saanich	39	-4
Cambridge	40	-1
Markham	41	5
Nepean	42	-2
Brampton	43	1
Gloucester	44	-1
Vaughan	45	13
Burlington	46	-1
Oakville	47	1

Note: City poverty rates are based on household units. See text for description of standardization technique.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE 5.4

CITIES RANKED BY THEIR POVERTY RATES, SHOWING STANDARDIZED POVERTY RATES FOR EDUCATION LEVEL, 1995

	Actual rank	Change in rank from standardization
Montréal	1	0
Québec	2	0
Trois-Rivières	3	-1
Vancouver	4	1
Sherbrooke	5	0
Longueuil	6	-2
Hull	7	1
Burnaby	8	-1
Ottawa	9	2
Hamilton	10	-4
Toronto	11	1
Richmond	12	1
Saint John	13	-3
Edmonton	14	-1
Victoria	15	3
Jonquière	16	-1
Halifax	17	4
Winnipeg	18	-1
Cape Breton	19	-5
St. John's	20	2
Chicoutimi	21	1
Coquitlam	22	1
Saskatoon	23	1
Laval	24	1
Calgary	25	0
Surrey	26	0
Sudbury	27	0
Gatineau	28	0
Windsor	29	0
London	30	0
Richmond Hill	31	0
Regina	32	0
St. Catharines	33	0
Niagara Falls	34	0
Kitchener	35	-2
Mississauga	36	1
Oshawa	37	-2
Markham	38	2
Thunder Bay	39	-1
Cambridge	40	-4
Nepean	41	3
Brampton	42	-1
Saanich	43	1
Vaughan	44	-1
Gloucester	45	4
Burlington	46	0
Oakville	47	0

Note: City poverty rates are based on population aged 15 and older. See text for description of standardization technique.

Source: Prepared by the Canadian Council on Social

in the ranking of most cities, Halifax, Gloucester, Nepean and Victoria all rose by at least three places. In contrast, Cape Breton, Cambridge and Hamilton dropped substantially in rank. These changes suggest some connection to the education levels in those cities. Cities that went up in rank (i.e., their city poverty rates became higher) had among the largest proportions of residents with post-secondary education; those that dropped in rank had large shares of people without a high school certificate.

ANNUAL EMPLOYMENT ACTIVITY

Reflecting local job markets, the amount of annual employment among the working-age population varied from city to city. For example, the proportion of people with no annual employment ranged widely, from 15.6 in Burlington to 39.3 in Cape Breton. Of course, variations in this share also reflect variations in the shares of persons with more employment activity. The proportion of fully employed persons in the working-age population ranged from 24.4 per cent in Cape Breton to 49.3 per cent in Burlington. The proportions of both groups (i.e., those with no annual employment and those fully employed) were remarkably large in most cities. On average, persons with no annual employment accounted for 24.4 per cent of the city population, and fully employed persons accounted for 40.2 per cent.

Poverty rates for both groups also varied widely. Among persons with no annual employment, the poverty rate ranged from 19.5 per cent in Burlington to 65.8 per cent in Montréal. The average rate for this group was 46.2 per cent – considerably higher than the rates for other working-age groups. The average poverty rate for part-year workers was 25.4 per cent, and for fully employed workers it was considerably lower (7.5 per cent), ranging from 3.2 per cent in Burlington to 13.4 per cent in Montréal.

Standardizing for annual employment activity had a substantial influence on the poverty ranking of 17 cities (36.2 per cent of all cities), as was shown in Table 5.1. Table 5.5 shows cities ranked by their actual poverty rates (column 1) and the changes to their ranking as a result of standardization for employment activity (column 2). Calgary rose the greatest number of places, followed by Regina and Victoria. Those cities had among the smallest proportions of working-age individuals with no annual employment. The increase in their poverty rates as a result of standardization suggests that if their shares of working-age residents with no employment activity were closer to the all-city average, their city poverty rates might be higher. In comparison, Cape Breton dropped the greatest number of places, followed by Chicoutimi, Jonquière and Trois-Rivières. Those cities had among the highest proportions of adults with no annual employment activity, suggesting that if the proportions of this group were lower in those city populations, their city poverty rates might follow suit. This table demonstrates that the proportion of the working-age population with no annual employment in a city appears to have a strong influence on the local poverty rates.

OCCUPATIONAL SKILL LEVELS

As with annual employment activity, the occupational skill levels[4] of the workforce varied by city. Although the average proportion of low-skilled workers (those at skill level I) in city populations was 13.1 per cent, the share ranged from 8.6 per cent in Richmond Hill to 18.9 in Niagara Falls. Larger proportions of high-skilled workers (those at skill levels III and IV) were evident in most cities.

TABLE 5.5

CITIES RANKED BY THEIR POVERTY RATES, SHOWING STANDARDIZED POVERTY RATES FOR ANNUAL EMPLOYMENT ACTIVITY, 1995

	Actual rank	Change in rank from standardization
Montréal	1	0
Québec	2	0
Trois Rivières	3	-5
Vancouver	4	1
Sherbrooke	5	-2
Longueuil	6	-3
Ottawa	7	3
Hull	8	2
Burnaby	9	-1
Victoria	10	5
Saint John	11	-4
Toronto	12	-1
Hamilton	13	-1
Halifax	14	3
Richmond	15	-1
Edmonton	16	4
Jonquière	17	-5
Cape Breton	18	-13
St. John's	19	-2
Saskatoon	20	2
Winnipeg	21	4
Chicoutimi	22	-6
Coquitlam	23	4
Sudbury	24	-2
Surrey	25	2
Calgary	26	6
Laval	27	3
Windsor	28	-2
London	29	4
Gatineau	30	1
St. Catharines	31	-2
Regina	32	5
Richmond Hill	33	1
Niagara Falls	34	-1
Kitchener	35	1
Mississauga	36	0
Oshawa	37	0
Markham	38	-1
Thunder Bay	39	-1
Saanich	40	-2
Nepean	41	3
Cambridge	42	1
Brampton	43	0
Gloucester	44	0
Vaughan	45	0
Oakville	46	0
Burlington	47	0

Note: City poverty rates are based on the workforce population aged 15 to 64. See text for description of standardization technique.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

On average, high-skilled workers accounted for 51.8 per cent of the workforce, ranging from 42.7 per cent in Cambridge to 61.5 per cent in Nepean.

Poverty rates among low-skilled workers varied widely, from 10.7 per cent in Vaughan to 39.9 per cent in Montréal. Not surprisingly, low-skilled workers were the most likely workers to be poor – on average, 25.9 per cent lived below the poverty line. In comparison, the average poverty rate for high-skilled workers was 11.0 per cent, ranging from 4.5 per cent in Gloucester to 19.7 per cent in Montréal.

Standardizing for this variable suggests that the skill level composition of a city's population appears to have a limited influence on their poverty rate in relation to other cities. Only two of the 47 cities changed rank substantially as a result of standardization, as was shown in Table 5.1. This suggests that the distribution of skill levels did not differ enough among cities to greatly influence their relative poverty rates.

Table 5.6 shows cities ranked by their actual poverty rates (first column) and the changes in rank as a result of standardization for occupational skill levels (second column). Ottawa and Richmond Hill were among the few cities that moved more than two ranks as a result of standardization and their poverty rates became larger relative to other cities. Of these two cities, only Richmond Hill had a relatively low proportion of low-skilled workers and a relatively high proportion of high-skilled workers in its workforce. Kitchener and Cambridge moved down in rank, and they are two cities with among the smallest proportions of high-skilled workers in their populations.

Targeted Poverty Reduction

The reduction of poverty across the entire population of a city is the ultimate goal of anti-poverty initiatives. Poverty that affects anyone is worthy of action. Ideally, initiatives should approach urban poverty in a manner comprehensive enough to assist all persons living below the poverty line.

However, this is not to suggest that targeted policies – which use limited public funds to effectively benefit the greatest number of people – are unjustified. As well, there is a moral responsibility to act when the likelihood of being poor is substantially higher than average – as it is for Aboriginal people, lone-parent families and other groups. Such actions recognize that opportunities are not evenly distributed among all Canadians, and some groups face severe earnings disadvantages. Furthermore, successful interventions for specific groups would noticeably reduce the poverty rates in many cities. In poverty reduction initiatives, programs often focus on the groups most at-risk, with the assumption that favorable policy outcomes will benefit the entire population.

From a policy perspective, the information in this report can be used to facilitate strategic investments in certain groups to reduce city poverty rates. In this section of the chapter, a technique is used to "change" the poverty rate of certain vulnerable groups in order to measure its impact on city poverty rates. For example, a reduction in the poverty rate among lone-parent families may result in a marked reduction in the city poverty rate. For this to be the case, lone parents would have to be a large enough group, or their poverty rates high enough, to have a noticeable influence on the city poverty rates.

TABLE 5.6

CITIES RANKED BY THEIR POVERTY RATES, SHOWING STANDARDIZED POVERTY RATES FOR OCCUPATIONAL SKILL LEVEL, 1995

	Actual rank	Change in rank from standardization
Montréal	1	0
Québec	2	0
Vancouver	3	0
Victoria	4	-1
Edmonton	5	-1
Sherbrooke	6	-1
Ottawa	7	3
Trois-Rivières	8	-1
Halifax	9	1
Burnaby	10	0
Hull	11	0
Toronto	12	0
Longueuil	13	0
Saint John	14	-2
Calgary	15	1
Saskatoon	16	1
Winnipeg	17	-1
Hamilton	18	-1
Richmond	19	2
Jonquière	20	0
Surrey	21	-1
Coquitlam	22	1
Laval	23	0
Sudbury	24	-1
St. John's	25	1
London	26	-1
Chicoutimi	27	1
Regina	28	0
Windsor	29	-1
Gatineau	30	1
St. Catherines	31	0
Niagara Falls	32	-1
Cape Breton	33	1
Kitchener	34	-3
Mississauga	35	-1
Saanich	36	1
Richmond Hill	37	3
Nepean	38	0
Markham	39	0
Brampton	40	0
Oshawa	41	-1
Thunder Bay	42	1
Cambridge	43	-3
Vaughan	44	0
Gloucester	45	2
Oakville	46	1
Burlington	47	0

Note: City poverty rates are based on workforce population. See text for description of standardization technique.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

In this technique, a hypothetical situation is created whereby the poverty rate of a selected high-poverty group is reduced by 25 per cent. Other than the reduced rate for the selected group, all other factors are kept equal, and the city's poverty rate is recalculated. The result is an adjusted city poverty rate, which is then compared to the actual city rate and the difference observed. For the purposes of this report, this exercise is referred to as *targeted poverty reduction.* As with the standardization technique used earlier, targeted poverty reduction for each population group is carried out separately in order to assess the potential result of initiatives targeted to that group.

Table 5.7 presents the results for all cities of poverty reductions targeted to particular high-poverty groups. Although the results are not discussed here, Tables A.3 through A.13 in *Appendix A5* show the city-by-city results of poverty reductions targeted to children, youth, lone-parent families, unattached individuals, recent immigrants, visible minority persons, Aboriginal persons, persons with disabilities, persons with less than a high school education, persons with no annual employment, and low-skilled workers.

A 25 per cent reduction in the poverty rate of unattached individuals in each city had the greatest influence on city poverty rates for households. On average, this targeted action resulted in a reduction of 4.2 percentage points, or 14.1 per cent, in city poverty rates. The magnitude of this effect is likely due to the combination of high poverty rates among unattached individuals and relatively large household shares of these individuals. Successful anti-poverty initiatives targeted to this group would considerably reduce many city poverty rates.

TABLE 5.7

ACTUAL CITY POVERTY RATES, SHOWING ADJUSTED POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR SELECTED GROUPS, AGGREGATE OF CITIES, 1995

	Actual poverty rate (%)	Adjusted poverty rate (%)	Percentage-point difference
Children under age 15	24.5	23.0	1.4
Youth aged 15 to 24	24.5	23.4	1.0
Lone-parent families (among all households)	29.5	28.5	1.0
Unattached individuals (among all households)	29.5	25.3	4.2
Recent immigrants	24.5	23.5	0.9
Visible minority persons	24.5	22.4	2.0
Aboriginal identity persons	24.5	24.3	0.2
Persons with disabilities	24.4	23.5	0.9
Persons with less than high school (among persons aged 15+)	23.2	20.2	3.0
Persons with no annual employment (among persons aged 15-64)	22.9	20.1	2.8
Low-skilled workers (among all workers)	15.5	14.6	0.9

Note: City poverty rates are based on different populations, as shown in labels. See text for description of targeted poverty reduction technique.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Reducing the poverty rates by 25 per cent among *persons with less than a high school certificate* would also result in a considerable reduction in many city poverty rates. If this group's poverty rate were reduced by one-quarter, average city poverty rates would fall by 3.0 percentage points, or 13.1 per cent. Again, the magnitude of this change is due to the relatively high poverty rates among this group and the relatively large share they comprise in the population aged 15 and older.

Another considerable reduction in city poverty rates among working-age persons would result from a 25 per cent reduction in the poverty rate for *persons with no annual employment*. Such a reduction would result in an average city poverty rate for working-age persons that was 2.8 percentage points (or 12.3 per cent) lower. As with unattached individuals and persons with less than a high school certificate, actual poverty rates among persons with no annual employment were relatively high and they accounted for a relatively large proportion of the working-age population. Anti-poverty programs targeted to this group would noticeably reduce many city poverty rates.

A 25 per cent reduction in the poverty rate among *visible minority persons* would also have a marked influence on many city poverty rates. On average, such a rate reduction would reduce average city poverty rates by 2.0 percentage points or 8.3 per cent. As with the other high-poverty groups, this is likely due to the relatively high poverty rates among visible minority persons and the large share they comprise in many city populations. However, it should be noted that this characteristic varies widely among the cities, and it is therefore likely to contribute to different influences on different city rates. For example, Table A.8 in *Appendix A5* shows that the city poverty rate reduction as a result of this action would be greater than three percentage points in Richmond, Vancouver, Toronto, Burnaby and Montréal, but under one percentage point in 25 of the 47 cities.

Reductions of 25 per cent in the poverty rates *for children, youth, lone-parent families, recent immigrants, Aboriginal persons, persons with disabilities, and low-skilled workers* would all result in reductions in city poverty rates, but not as notably as for those groups discussed above. For groups such as lone-parent families, recent immigrants, Aboriginal persons and persons with disabilities, their relatively small impact on city poverty rates is likely due to their relatively small proportions in the populations of most cities. However, substantial reductions are apparent in the poverty rates of *certain cities* as a result of poverty reduction initiatives targeted to these groups, as shown in the tables in *Appendix A5*.

Summary

The standardization technique and the targeted rate reduction exercise, used here to explore the relationship between city poverty rates and population compositions, have yielded some worthwhile results.

- The *standardization* technique was used to control for the influence of certain population compositions on poverty rates. It showed that the rank order of cities changed more for those characteristics that had widely different local distributions. In particular, controlling for immigration status, visible minority status, household type, and annual employment activity changed the ranking of the largest number of cities by more than two places. In general, the cities with relatively small proportions of recent immigrants, visible minority persons, unattached individuals and persons with no annual employment moved up the scale, and those with relatively large proportions of these groups moved down the scale.
- Standardizing for age, gender, Aboriginal status, disability status, education level, and occupational skill level generally had little influence on the ranking of cities. However, it did have an influence on specific cities that have relatively large shares of high-poverty groups in their populations.
- The *targeted poverty reduction* exercise showed the impact on city poverty rates of reducing poverty among selected high-poverty groups. On average, city poverty rates would fall most if the poverty rate among unattached individuals, persons with less than a high school certificate, persons with no annual employment, and visible minority persons were reduced by 25 per cent. City poverty rates would also decline, but not as much, if poverty rates among children, youth, lone-parent families, recent immigrants, Aboriginal persons, persons with disabilities, and low-skilled workers were reduced by 25 per cent.
- In some cities, targeted poverty reductions would have a greater impact on their poverty rates than in others. In particular, the cities with larger proportions of the high-poverty groups for which the rates were reduced would experience greater drops in their local poverty rates.

These findings suggest that city poverty rate variations are related to the composition of their populations. Through available data, some of the factors that influence these variations have been identified and measured. The standardization and targeted rate reduction techniques have shown the influence of certain population characteristics on city poverty rates, with some characteristics exerting more sway than others. However, these techniques have also demonstrated that the magnitude of the influence of population composition on city poverty rates is often relatively small. Differences in the distributions of population characteristics do not appear to be the main factor driving city poverty rate variations.

Of course, in separately assessing the influence of different sets of population characteristics on city poverty rates, the possible combined influence of all these characteristics has not been assessed. Each set of characteristics appears to have some relationship to city rates, and together, they may exert a considerable influence that could account for more of the variation in city rates. Addressing this possibility should be a topic for future research. However, such an approach would not allow for an assessment of the relationship between city rates and particular sets of characteristics, which has been done here.

As mentioned earlier, each city has unique qualities and each city is shaped by a complex set of factors. Many of these factors influence local poverty. Given the uniqueness of each city, it is hardly surprising that poverty rates vary considerably among the cities. The factors available through the Census data that could potentially influence poverty have been explored in this chapter. However, much of the information needed to fully explore the phenomenon of poverty in cities is not available in Census data, nor in any other Statistics Canada databases.

Despite its limitations, however, the analysis in this chapter has begun to shed some light on why poverty rate variations exist. But much more analysis is needed in order to understand urban poverty and the poverty rate variations among cities.

Endnotes

A series of bi-variate Pearson correlation analyses were also used to assess the relationship between population composition and city poverty rates. Results of these analyses are found in *Appendix A*.

Standardization is carried out through a number of simple steps. First, the populations of all cities are pooled. Then the share of each selected sub-group (for example, the group defined by education level) in the larger population is calculated. This set of proportions serves as the common all-city composition for these characteristics. Next, local poverty rates for each sub-group are weighted by the common distribution. The sum of these weighted poverty rates is the standardized city poverty rate. And finally, the cities are ranked by their standardized poverty rate and compared to their rankings according to their actual poverty rates.

Readers should be mindful that although the influence on poverty of one variable is controlled by standardization, the possible influences of other variables that may be working through that variable have not been controlled. For example, it is known that higher education correlates with increased employment activity. As such, standardizing for education levels alone does not control for the influence that education may have on poverty working through employment activity. Nonetheless, controlling for variables separately is a good start in understanding the influences of each population characteristic.

Definitions and discussions of age groups, gender, immigration status, visible minority status, Aboriginal status, disability status, and household types can be found in *Chapter 2*. Definitions and discussions of education levels, annual employment activity and occupational skill levels can be found in *Chapter 3*.

As discussed above, groups may influence a city's poverty rate through a combination of two factors: the degree to which group members are poor (expressed as their poverty rate), and the size of the group in relation to the city's population (expressed as their proportion within the city population). If a group's poverty rate is relatively different than that of other groups in the population, and if the group accounts for a large enough proportion of the city's population, it may have a substantial influence on the city's poverty rate. Standardization assigns a uniform distribution of groups to each city. Standardized rates compared to actual rates thereby demonstrate the combined effect that different distributions of groups have on city poverty rates. The results of standardization are expressed as the number of ranks that a city's poverty rate changed from its actual rate:

- *A city's increase in ranking* can be attributed to a relatively large share of groups with low poverty rates in the city's composition. In this case, standardization controls for the size of the group, and because the larger-than-average share of low-poverty groups is altered to an average share, the influence of that group is brought more in line with that of other cities. Consequently, the higher standardized poverty rate reflects a lesser influence of those groups than is seen in the city's actual poverty rate.
- *A city's decrease in ranking* can be attributed to a larger-than-average share of groups with high poverty rates. In this circumstance, standardization controls for the size of the group, thereby reducing the disproportionate influence these groups have on a city's poverty rate. Consequently, the city's standardized poverty rate would be lower than the city's actual poverty rate.
- *Little change in a city's* ranking indicates that the groups in the population (high-poverty or low-poverty) were of a proportion and poverty rate close enough to the all-city average not to change much as a result of standardization. In other words, the actual influence of these groups was not altered substantially due to the standardization procedure.

[6] Although Gatineau, Chicoutimi and Jonquiere also changed substantially in rank, they were not highlighted due to the unreliability of the poverty rate figures for immigrants and non-permanent residents in those cities. Because of the very small numbers of these populations on which the poverty rate calculations were based, ranking changes for these cities should be interpreted with caution.

[7] Although Gatineau and Chicoutimi also substantially shifted in rank, they were not highlighted due to the unreliability of the poverty rate figures for visible minority residents in those cities. Because of the very small numbers of this population on which the poverty rate calculations were based, ranking changes for these cities should be interpreted with caution.

[8] See *Chapter 3* for a discussion of occupational skill levels and workforce definitions.

Chapter 6

SUMMARY AND CONCLUSION

This chapter presents a summary of the main findings on urban poverty in Canada. It also discusses future poverty trends, some policy implications of the findings, and ideas for future research and initiatives.

Overview of Findings

- Poverty increased throughout Canada in the early 1990s, but more so in metropolitan areas. Metropolitan populations grew by 6.9 per cent between 1990 and 1995, while poor populations in these areas grew by 33.8 per cent, far outstripping the overall growth. In contrast, areas outside of metropolitan regions grew by 4.7 per cent, and the poor populations in these areas grew by 18.2 per cent.
- Variations in poverty rates were substantial among cities in 1995, and some patterns emerged with respect to the economic regions in which cities were located. Cities in Québec tended to have the highest poverty rates, whereas cities in southern Ontario tended to have the lowest rates. However, cities in the Atlantic provinces, the Prairies and British Columbia had poverty rates that spread across the range of rates. Among cities, Montréal had the highest city poverty rate and Oakville had the lowest.
- Centrally located cities are the traditional economic cores of most CMAs, but they also had the highest rates of poverty. While just over half of metropolitan populations resided in central cities, almost two-thirds of the urban poor lived there. In comparison, suburban or adjacent areas within CMAs tended to have lower poverty rates and the poor were under-represented in those areas. The differences in poverty rates between central cities and adjacent areas within the same CMA were often striking. For example, the poverty rate in the city of Toronto was 27.6 per cent, compared to Oakville's rate of 9.9 per cent – both cities within the same CMA.
- The number of high-poverty neighbourhoods increased between 1980 and 1995. While most CMAs had at least some high-poverty neighbourhoods, three-fifths (60.0 per cent) were located in Montréal and Toronto. As the number of these neighbourhoods grew, high-poverty neighbourhoods covered a larger geographic area and included a larger number of families. As a result, families in these neighbourhoods accounted for a larger proportion of all families – both poor and non-poor – in any given city. Although the geographic concentration of poor families has been acknowledged in many U.S. cities, it was long believed that Canadian cities had eluded this problem. However, this report's research shows that concentrated poverty also exists in Canada.
- Certain population groups were more likely than others to be poor. The average poverty rate among all city residents was 24.5 per cent. In contrast, 62.4 per cent of non-permanent residents (comprised of refugee claimants, foreign students and foreign workers) were living below the poverty line – the highest rate among the groups examined. The next highest poverty rate was among Aboriginal people (55.6 per cent), followed by recent immigrants (52.1 per cent), visible minorities (37.6 per cent), and persons with disabilities (36.1 per cent). As well, poverty rates were relatively high among the young (children and youth) and among elderly women. For households, the average poverty rates among lone-parent families (59.2 per cent) and unattached individuals (45.2 per cent) were also relatively high.
- Education and employment are important factors in the likelihood of being poor, but they are no guarantee against poverty. In general, the chances of living in poverty decreased as education levels, employment activity and occupational skill levels increased. However, for a certain proportion

of the population, high educational achievement, full employment and high skill levels did not buffer individuals and their families from poverty.

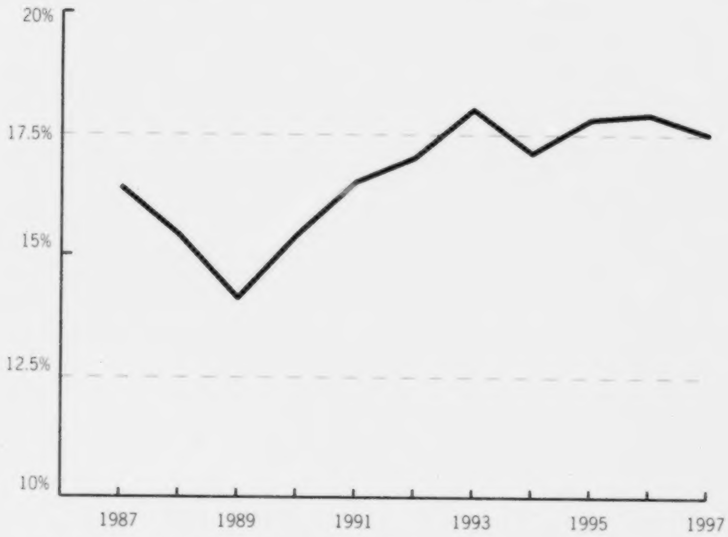
- Poverty rates of certain population groups varied considerably among the cities, so that individuals or families with similar circumstances faced different risks of being poor. For example, youth in Québec were over four times more likely to be poor than were youth in Burlington. Lone-parent families in Cape Breton were more than twice as likely to be poor than were lone-parent families in Vaughan. Furthermore, some people with low-poverty characteristics had higher poverty rates in some cities than did people with high-poverty characteristics. For example, someone in Montréal with a post-secondary certificate was more likely to be poor than someone without a high school certificate in most cities.
- Variations among city poverty rates are influenced to some extent by differences in city population compositions. The standardization exercise in *Chapter 5* assigned uniform population shares of selected groups to each city and observed the impact that this had on the relative rank of cities by their poverty rates. Overall, standardizing populations shares by annual employment activity, household type, immigrant status and visible minority status produced the most changes in cities' ranking. Cities with population shares widely different from the average experienced the most change in rank as a result of the exercise. However, no one group is responsible for poverty in any area, because some level of poverty is present among all groups.
- The above findings suggest that urban central and suburban differences in poverty rates are related to differences in their populations. For example, middle- and higher-income families raising children more frequently live in single detached homes in suburban areas, leaving higher proportions of other household types more prone to poverty in central cities. Also, the central-city concentration of support services used by poor households may influence where they live.
- The targeted poverty reduction exercise in *Chapter 5* showed the impact of reducing poverty among selected high-poverty groups on city poverty rates. On average, city poverty rates would fall the most if the poverty rate among unattached individuals, persons with less than a high school certificate, persons with no annual employment, and visible minority persons were reduced by 25 per cent. City poverty rates would also decline, but not by as much, if poverty rates among children, youth, lone-parent families, recent immigrants, Aboriginal persons, persons with disabilities and low-skilled workers were reduced 25 per cent.
- To some extent, variations in city poverty rates are reflected in average incomes of families. Although the average income of working-age families was $60,400, it ranged from $42,300 in Cape Breton to $96,200 in Oakville – more than double the income from top to bottom. Earnings and government transfers to families also varied widely among the cities, suggesting that families in different cities receive different mixes of income from the labour market and government programs.
- The income quintile analysis – an income comparison technique that does not use the LICO – showed vast differences in incomes by city. The analysis presented the shares of households in quintiles that were based on common "national urban" cut-offs. As with poverty rates, the analysis reflected a wide range of income levels among cities. Some cities – such as Trois-Rivières, Montréal and Sherbrooke – had large proportions of households in the lowest income group, and others – such as Vaughan, Oakville and Burlington – had small proportions in this quintile.
- The average income of poor families with working-age members was $14,500, only one-quarter the average income of all working-age families. This was largely due to huge differences in earnings: the average earnings of poor families totaled only 12.9 per cent of the amount all families had in earnings.
- The average poverty gap among working-age poor families was $12,200. The gap varied considerably by city, reflecting differing degrees of poverty. The size of the poverty gap did not correspond with city poverty rates.

Future Poverty Trends

The level of poverty in urban Canada constitutes a serious problem, and it deepened between 1990 and 1995, particularly for some of the most vulnerable groups in the population. Given these disturbing trends, what may lie ahead? Will urban poverty rates continue to increase? Figure 6.1 shows poverty rates from 1987 to 1997 for all of Canada. It shows that the poverty rate has been relatively constant since 1993.[1] At the time of

FIGURE 6.1

POVERTY RATE FOR ALL PERSONS, CANADA, 1987-1997



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Survey of Consumer Finances, 1987 to 1997.

writing, more recent poverty data on Canadian cities from the Census was not available.

Although predicting the direction of urban poverty rates is not straightforward, utilizing other related data can help provide a reasonable basis for speculation. The labour market has been healthier in the later 1990s than it was in the early part of the decade. From 1995 to 1998, the average CMA unemployment rate declined from 9.2 per cent to 7.7 per cent – a decline of 16.3 per cent. As well, the proportion of the CMA population aged 15 and older with full-time jobs increased slightly (2.3 per cent). To the extent that these indicators reflect the health of the labour market, the general job situation in metropolitan areas appears to be improving. However, it should also be noted that neither of these labour market indicators had reached 1990 levels by 1998.

Despite an improved overall labour market, indicators suggest that the changes have been uneven. As Figure 6.2 shows, the percentage change in unemployment rates has declined since 1995 in most CMAs, and quite considerably in the major Prairie CMAs. In contrast, unemployment rates in Sudbury, Trois-Rivières, Thunder Bay and Windsor have risen.[2]

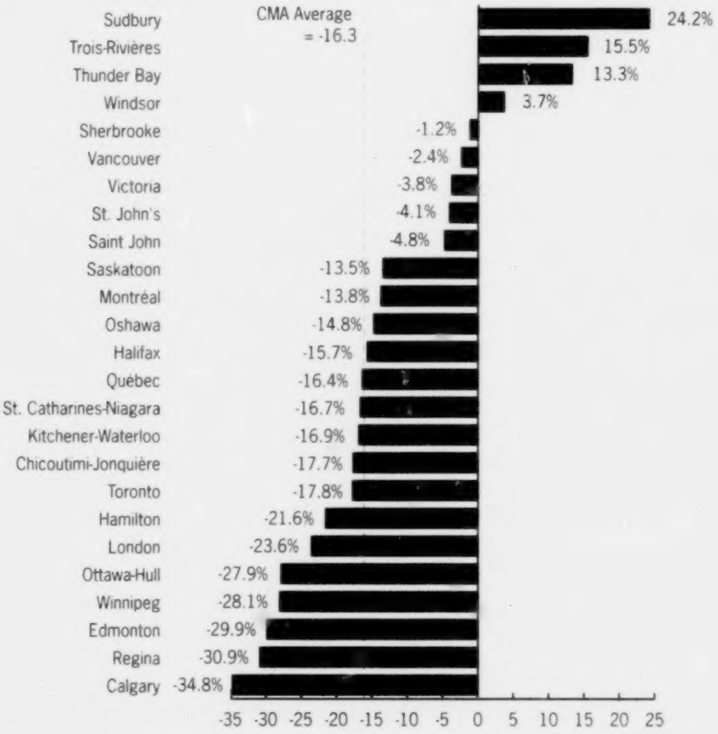
Figure 6.3 shows the percentage change in the proportion of full-time workers in CMAs over the same period. Similar to changes in unemployment, this figure indicates that the economic recovery since 1995 has been patchy. Some metropolitan areas have experienced considerable growth in the proportion of full-time jobs, whereas others have experienced a decline.

Given the importance of earnings, salaries and self-employment income for working-age families, the health of the local labour market is important to the income levels of local residents. Consequently, changes in full-time employment levels between 1995 and 1998 can be an important predictor of poverty rates. These improvements in local labour markets may have pushed many metropolitan poverty rates downward. However, this is probably not the case in all CMAs, as the indicators suggest that the labour market has worsened in some communities.

Unfortunately, indicators such as unemployment rates and shares of full-time employment do not reveal much about the quality of the employment created. For example, early 1990s job growth at the low end of the occupational spectrum may mean that many of the new jobs being created are not particularly well-paid opportunities. Consequently, the ranks of the working poor may be increasing.

The health of the local labour market is not the only indicator of poverty in a community. Another important factor is the role of public income security programs available to poor families and individuals. On this front, the tightening of eligibility rules for social assistance and Employment Insurance programs has resulted in fewer government transfers to economically vulnerable citizens. Between 1989 and 1997, the proportion of the unemployed in Canada who received EI benefits declined from 83 per cent to 43 per cent.[3] As well, welfare benefits have been reduced and eligibility rules tightened in many provinces under the rationale of fiscally conservative agendas, and federal social transfers to the provinces under the CHST have declined. In Ontario alone, the number of social assistance recipients decreased by 19 per cent between 1995 and 1998.[4] Although it is not yet clear where these former social assistance recipients have gone,

FIGURE 6.2
PER CENT CHANGE IN UNEMPLOYMENT RATES, BY CMA, 1995-1998



Note: Data on the CA of Cape Breton are not available.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's *Labour Force Survey*, 1995 to 1988.

many may still be in financial need. Overall, the full effects of cuts to social assistance and EI programs have yet to be seen. Because these programs provide important income supplements to economically vulnerable families and individuals, the cuts may cancel out the positive impact on poverty rates exerted by an improving labour market.

Poverty data on the communities examined in this report was not readily available at the time of writing, but results of the 2001 Census will show trends in poverty rates since 1995. However, the indicators examined in this section suggest that any improvements in the situation of low-income households will not be uniform across cities.

Implications of Findings

The findings in this report suggest implications for the future study of poverty, as well as for policy responses to deal with poverty.

Reponses to poverty are appropriate in every community examined. While the issue may have a larger profile in some cities compared to others, these findings show that no community is immune to poverty. Any level of poverty has implications for the level of social cohesion and social inclusion in the communities and in the country as a whole.

This does not mean that people are generally unaware of poverty in their communities. Media bring attention to the issue with local stories and statistics. All levels of government operate programs that can work against poverty. In many communities, anti-poverty organizations and social planning groups raise awareness of the issue and bring people together to discuss it. However, high poverty rates in many places indicate that more anti-poverty activity is needed.

Any response to poverty in Canada should recognize its spatial component. Considerable differences in poverty rates signify that the prosperity and opportunity that many Canadians enjoy are not being shared equally by citizens within communities and among communities. Furthermore, concentrations of poverty in Canadian neighbourhoods may lead to the isolation of residents from employment networks, as is evident in some inner cities in the United States.

To some extent, inequities among communities are addressed by the federal government. Equalization Transfers redistribute income from the "have" provinces to the "have-not" provinces, and Employment Insurance benefits are higher for persons living in areas of high unemployment.

The spatial patterns of metropolitan poverty also suggest that it is a regional issue. Concentrations of poverty may mean that poor people are migrating from other parts of a region or from other areas into the central areas. As well, the service needs of low-income persons are often higher in central areas. As such, the responsibility to address poverty should be shared among actors throughout the region, which may involve some form of cost sharing of services.

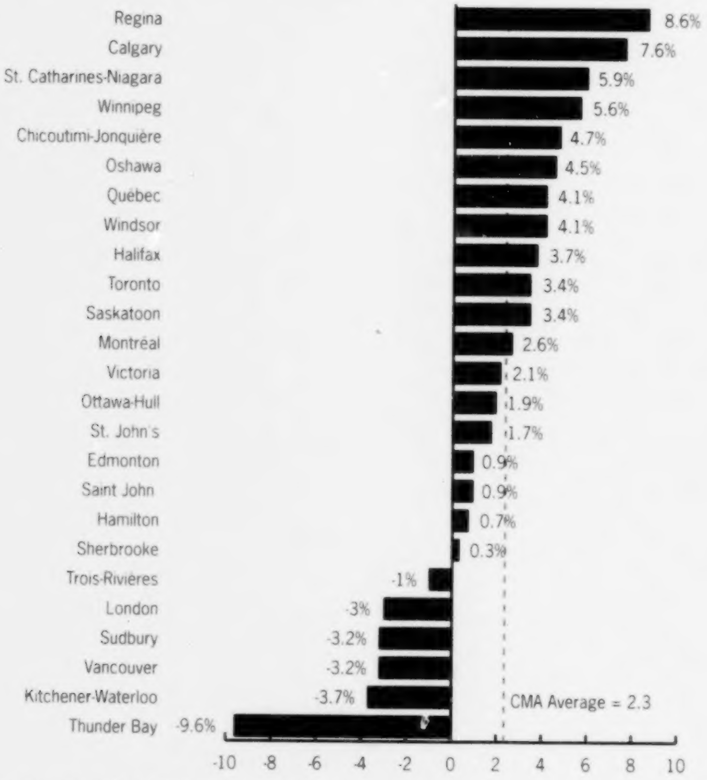
Certain groups are at much greater risk of living in poverty than are other groups. Extreme poverty rates among Aboriginal people, recent immigrants and non-permanent residents, visible minorities, persons with disabilities, lone-parent families and unattached individuals are evident in most communities. This suggests that there are real barriers preventing these groups from acquiring adequate incomes. Because these groups are faced with employment disadvantages unlike those faced by other people in Canada, improvements in the labour market alone are not the sole solution to their structural poverty.

All levels of government have developed programs and policies that can benefit members of certain groups which are particularly at risk of poverty. Examples include employment equity policies, skills training programs, education grants, employment programs, and other initiatives. While these groups would probably be worse off without these initiatives, high levels of poverty suggest that they are still not on an equal economic footing with other Canadians.

The presence of certain groups is not the sole reason for high poverty rates. *Chapter 5* showed that poverty rates differ among cities, in part, because of differences in the composition of the cities' populations. In fact, some cities that had relatively high proportions of groups which are vulnerable to poverty would see their poverty rates decline if they had average proportions of those groups. These groups include unattached individuals, persons with no annual employment, those with less than a high school certificate, and visible minority groups. However, population characteristics only explain part of poverty rate variations. Poverty is present among all groups, so no one group is responsible for its presence in any community.

FIGURE 6.3

PER CENT CHANGE IN SHARE OF FULL-TIME JOBS IN POPULATION AGED 15 AND OLDER, BY CMA, 1995-1998



Note: Data on the CA of Cape Breton are not available.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's *Labour Force Survey*, 1995 to 1998.

A community's human capital, indicated by its average levels of education and occupational skills, is linked to the poverty rate of that community. As shown in *Chapter 3*, poverty declines as levels of education and skills rise. As such, programs that effectively facilitate the development of these human capital assets can boost incomes and lower poverty rates. Post-secondary educational institutions play a large role in raising human capital, as do the variety of government- and community-sponsored training programs. However, the links between poverty and human capital are not always direct, as was evident in the sizeable proportions of highly educated persons and highly skilled workers who were poor in 1995.

Support services can also make a huge difference in poor peoples' lives, and services can facilitate their personal development. For example, child-care services may make it possible for a single mother to return to school and to eventually find a well-paying job. School lunch programs may help children succeed in their classes without the distraction of hunger. These types of services can help prevent long-term poverty among certain groups.

Local economies are linked to local poverty rates. The relationship between annual employment activity and poverty demonstrates that lack of employment is associated with higher poverty. Each city has a unique economy and its performance has implications for the local labour market. In some cities, relatively high poverty rates suggest that the local economy does not provide sufficient employment for many area residents. This may be the case in more geographically isolated areas, such as Sudbury or Sherbrooke. Relatively high poverty rates in other cities within fairly prosperous regions suggest substantial concentrations of poverty. For example, the cities of Vancouver and Toronto have much higher poverty rates than other communities in their respective regions. As such, good jobs do not appear to be equally accessible to all area residents. If Canadians value differentiated communities that contribute to the country's economy and sense of history, policies must find ways for local residents of these areas to survive and prosper.

The implementation of economic development programs is one lever used by government to increase the local supply of jobs, often in partnership with area businesses. Usually working at the local or regional level, economic development officers facilitate business development and attract companies to their communities. As well, federal programs such as the Canada Jobs Fund are designed to provide business development capital in areas of high unemployment. Community economic development initiatives are also run by local organizations in many cities. Despite these programs, however, unemployment rates indicate that these efforts cannot fully address the lack of jobs in many communities.

Governments, the private sector, community groups and citizens must work together to address poverty. Governments have traditionally been viewed as having the primary responsibility to respond to poverty in Canada. However, both the private sector – as the main engine of job creation – and community groups – as providers of support services and advocates – also have important roles to play. For example, each of these sectors is involved in activities to address poverty.

- Governments play a large role in narrowing the income gaps among Canadians by redistributing income. Federal and provincial governments redistribute income through the personal income tax system, and through such programs as the National Child Benefit and Child Tax Benefit.
- Income security programs help buffer the effects of low earnings, although they are not able to shield many households from poverty. For the unemployed who qualify, Employment Insurance benefits provide some income to ease the loss of earnings. Social assistance programs supplement the income of low-income residents, but only as a last resort. Old Age Security, the Canada and Quebec Pension Plans, and the Spouse's Allowance all supplement the incomes of elderly Canadians.
- The provision of services such as health care are based on need, regardless of income. These services are funded through general federal and provincial coffers and are not dependent on personal income levels. As such, low-income Canadians are taxed less for these services, but have equal access to them.
- Private enterprises have one of the largest roles to play in reducing poverty because they are the prime creators of employment in the country. A few points difference in the unemployment rate can translate into hundreds, or thousands, of jobs. Of course, not all these jobs are available to low-income Canadians, and not all these jobs pay well enough to raise the incomes of poor people above the poverty line.
- Community organizations and concerned citizens are active in communities across the country raising awareness about the problem of poverty and providing support services to those in need. Of course, their capacity to carry out these functions is often limited by a lack of resources.

These are separate initiatives, but what is really required is a coordinated response to high poverty levels. In some locations, there are active partnerships among governments, the private sector and community groups developing. Between governments, the National Child Benefit is one example of federal and provincial governments cooperating to address child poverty. The United Way/Centraide movement combines the resources of the private sector and community groups to raise necessary funds for community support services.

Nonetheless, it is obvious from the evidence in this report that more needs to be done in order to reduce poverty. All sectors must work together to create opportunities for low-income Canadians and to successfully buffer them from market failures. Effective solutions to poverty are possible if these sectors can agree on common goals and can work together.

Future Research and Initiatives

In addition to considerable variations among city poverty rates, variations among rates for persons with similar characteristics in different cities were also substantial. This raises some key questions that are not answered in this report. For example, for two people in different cities who had no annual employment, why is it that one was considerably more likely to be poor than the other? As well, many believe that lone-parent families faced similar problems gaining an adequate income no matter where they lived. If so, why are these families far more likely to live below the poverty line in some cities than in others? These questions cannot be answered as easily with an analysis of population compositions. Variations in poverty rates among groups in different cities suggest an interesting topic for future research.

Another possible area of future research would be to explore further the relationship between local economies and poverty rates. This report has demonstrated links between poverty rates and the proportion of the community with full-time, full-year employment and of high-skilled occupations. However, these labour force indicators represent only part of local-level economies, and more elements could be explored. A detailed study of work volume, wages, industries, occupations and poverty levels in each community would help shed light on the working-poor. In addition, a detailed analysis of poor people in each city who are not working would identify groups that, for some reason or other, are not participating in the labour force.

One goal of this report has been to foster a better understanding of urban poverty, and to stimulate the search for effective solutions. The fact that poverty rates are remarkably different among cities suggests that we can learn from cities with relatively low poverty rates. If we can gain a better understanding of why those cities have low rates, it may be possible to create similar conditions in other cities in order to facilitate a reduction in their poverty rates.

In some areas, networks to explore this issue are already in place. Many municipal and regional governments in some provinces meet regularly to discuss social issues in their areas. For example, the Ontario Municipal Social Services Association meets regularly to discuss common areas of interest. As well, the Inter-City Forum on Social Policy, a group of senior bureaucrats and politicians from Alberta municipalities, meet to discuss services and policy issues at the municipal level.

Some non-profit networks are also well organized to discuss poverty and lobby for solutions to it. For example, Campaign 2000 represents a host of organizations across the country which are raising awareness of child poverty in Canada.The network releases annual national and regional report cards on child poverty in Canada. Another example is the Capital Urban Poverty Project in the Victoria area, where local academics, municipal representatives and community-based organizations come together to raise awareness about poverty in the area and search for solutions to it.These types of associations exist all over the country in different provinces and areas, and they often act as excellent forums in which to share ideas and discuss effective local policy initiatives.

Of course, all these initiatives use data to measure the extent of poverty in their communities, and the Urban Poverty Project – which has made this report possible – has been a means to facilitate the access to such data. Future initiatives to increase the accessibility of local-level data are key to further enhance the ability of associations to understand and address poverty and other issues of concern. As well, a follow-up to this report using 2001 Census data would certainly be useful to better understand the nature of poverty in the later half of the 1990s.

Finally, as discussed in the previous section of this chapter, a coordinated response to poverty is required to effectively address the issue. Governments, the private sector and community groups must all make efforts to work together to create opportunities for low-income Canadians and buffer them against market failures.

Poverty is not simply a problem for people who have fallen on hard times. Its scope is much wider than that, and it should be a concern to all Canadians. Poverty rates are indicators of the health of citizens and the state of institutions. As well, poverty rates are predictors of things to come – poverty has detrimental impacts on the long-term health of children. Unhealthy children will, in time, affect the health of the nation. Current poverty rates show that governments and other sectors still have much work to do to address the issue of poverty in urban Canada.

Endnotes

[1] Direct comparisons between Census data and data from the Survey of Consumer Finances (SCF) should be made with caution. Income data from the Census are based on information on 20 per cent of Canadian households, whereas income data from the SCF are based on a sample of approximately 35,500 cases. Because these surveys use different methodologies to collect the data, they yield slightly different results. As well, data from these surveys are often presented in different ways (for example, differences in geography and definitions of family type are common).

[2] Readers should note that the negative value of this indicator signals that the labour market has improved over the time period.

[3] Human Resources Development Canada. *1997 Employment Insurance Monitoring and Assessment Report*. Ottawa: Ministry of Public Works and Government Services Canada, 1997.

[4] Prepared by the Canadian Council on Social Development using data from Human Resources Development Canada, Social Program Information and Analysis Division, Social Policy Directorate. In 1995, there were 1,344,600 recipients in Ontario. By 1998, there were 1,091,300 recipients – a difference of 19 per cent.

Appendix A

SUPPORTING MATERIAL

A.1 DEFINING POVERTY

Canada's unofficial definition of poverty is based on Statistics Canada's Low Income Cut-offs (LICOs).[1] The Canadian Council on Social Development (CCSD) supports the use of this measure to define poverty. As discussed in the *Introduction* of this report, Statistics Canada itself does not define its LICOs as poverty lines, but instead refers to people in households with incomes below LICO as living in "straitened circumstances." However, most people who comment on poverty agree that living in straitened circumstances in a wealthy country such as Canada constitutes relative income poverty. LICOs are also good indicators of the public's perception of poverty, as discussed in the *Introduction*.[2]

Poor households in this report have been identified using pre-tax LICOs. In calculating the LICOs, Statistics Canada begins by estimating the percentage of gross income spent by the average household on food, clothing and shelter. It then somewhat arbitrarily marks this up by 20 percentage points. Statistics Canada reasons that if a household spends 20 percentage points more of its income on these three essentials than the average Canadian household spends, it is a low-income household.

As shown in Table A.1A, identifying households living below the LICO takes into account the size of the family and the size of the community in which they reside – the larger the household, the greater the amount of income needed to support it. Adjusting for community size is based on the assumption that the cost of living increases with the size of the community. Information on spending patterns used in the construction of the LICOs is gathered from the Survey of Family Expenditures. The LICOs for the 1995 income year are based on spending patterns in 1992 that are adjusted upwards to 1995 dollars using the Consumer Price Index.[3]

In addition to the LICO assessments, all income-related data discussed in this report also refer to pre-tax income. As well, income data from the 1996 Census are drawn from 1995. As such, all income refers to 1995 annual income, but population characteristics refer to 1996.

This report focuses primarily on the situation facing people living in metropolitan areas with a population of at least 100,000. As such, households are identified as poor by comparing their total income to the appropriate LICO for their family size in either of the first two columns in Table A.1a. In 1995, the LICOs in Column 1 were used to identify poverty rates for persons in households in metropolitan areas with populations over 500,000, including Québec, Montréal, Ottawa-Hull, Toronto, Hamilton, Winnipeg, Calgary, Edmonton and Vancouver. The LICOs in Column 2 were used for persons living in households in St. John's, Halifax, Cape Breton, Saint John, Chicoutimi-Jonquière, Sherbrooke, Trois-Rivières, Oshawa, St. Catharines-Niagara, Kitchener, London, Windsor, Sudbury, Thunder Bay, Regina, Saskatoon and Victoria.

Readers should be aware that there are limitations to using the LICOs as a relative measure of poverty. One of the more serious criticisms leveled at the LICO is that it does not adequately reflect differences in the costs of living in different metropolitan areas. For example, rents in Montréal and Toronto may differ widely, but the same LICO lines are used to identify low-income households in both areas.

TABLE A.1A
1995 LOW INCOME CUT-OFFS (1992 BASE)

	Urban areas				
Size of family unit	**500,000 and over**	**100,000 to 499,999**	**30,000 to 99,999**	**Less than 30,000**	**Rural areas**
1 person	$16,874	$14,473	$14,372	$13,373	$11,661
2 persons	$21,092	$18,091	$17,965	$16,716	$14,576
3 persons	$26,232	$22,500	$22,343	$20,790	$18,129
4 persons	$31,753	$27,235	$27,046	$25,167	$21,944
5 persons	$35,494	$30,445	$30,233	$28,132	$24,530
6 persons	$39,236	$33,654	$33,420	$31,096	$27,116
7 or more persons	$42,978	$36,864	$36,607	$34,061	$29,702

As such, low-income households in Montréal may actually be using less of their income to cover essential shelter costs than do households in Toronto. However, indicators suggest that this is not the case. Shelter costs comprise the largest part of most households' expenditures,[4] and poor tenant households in major cities spend about the same percentage of their income on rent. Table A.1B shows that, on average, poor tenant households in the Communaute-urbaine-de-Montréal, the City of Toronto, and the Greater Vancouver Regional District spent between 47.0 and 49.1 per cent of their annual income on shelter costs. While actual rents in these cities may differ, the proportions of household income dedicated to rent are quite similar.

In addition, the use of averages to establish the cut-offs helps to mitigate differences in local spending patterns. Because the LICOs are based on the income and spending of an average Canadian household and adjusted to community size, expenditures of households in **all** large urban centres are taken into account. As such, local costs of living are reflected through the use of an average. Furthermore, comparisons based on expenditures at geographic levels below the metropolitan area would result in similar concerns. As shown in *Chapter 1*, poverty rates differ as much within metropolitan areas as they do among metropolitan areas. LICOs that were based solely on local expenditures would not allow for comparisons between metropolitan areas and would still be subject to criticisms that they do not sufficiently reflect differences in incomes and costs of living in different parts of each urban area.

TABLE A.1B
ANNUAL RENT AS A PER CENT OF HOUSEHOLD INCOME, POOR HOUSEHOLDS, SELECTED GEOGRAPHIES, 1995

	Annual rent as % of household income
Communaute-urbaine-de-Montreal	47.0
City of Toronto	48.7
Greater Vancouver Regional District	49.1

Source: Prepared by the Canadian Council on Social Development using Statistics Canada's 1996 Census, custom tabulations.

Further support for using the LICOs to define poverty comes from a 1999 CCSD study by David Ross and Paul Roberts which examined income as a determinant of child development. In the study, the authors examined 27 different elements of child development, including family functioning, neighbourhood safety, aggression, health status, math and vocabulary scores, and participation in sports and clubs. They found that the level of family income was a key factor in healthy child development. In 80 per cent of the variables examined, the risks of negative child outcomes and the likelihood of poor living conditions were noticeably higher for children living in families with annual income below $30,000. This was also true for half of the variables examined for children living in families with income below $40,000 per year.

These findings strongly reinforce the idea that family income is closely linked to child development. If incomes are below a certain level, the authors suggest that children will face "a poverty of opportunity," because they will not have the same opportunities granted to other children in society. If one of the primary reasons for addressing poverty is to support the development of healthy children, these findings indicate a poverty line that is based on sound criteria. For a family of four with children, Ross and Roberts suggest a poverty line between $30,000 and $40,000. This is higher than the comparable LICO, which ranges from approximately $21,000 to $31,000 for 1997. Since that is below the figures recommended by Ross and Roberts for healthy child development, the use of the LICOs for urban poverty research is justified on this basis.

Given the limitations of the LICOs, they may not be a perfect measure of poverty. However, they do serve as good indicators of the low-income circumstances of Canadians and unhealthy environments for child development, and they allow for historical comparisons of low income. For these reasons, the LICOs are used as income measures in this research.

Endnotes

[1] For further discussion on definitions of poverty, see the National Council of Welfare, *A New Poverty Line: Yes, No, Maybe? A Discussion Paper.* Ottawa: Minister of Public Works and Government Services Canada, 1999. Also see David P. Ross, Katherine J. Scott, and Peter J. Smith, *The Canadian Fact Book on Poverty 2000.* Ottawa: Canadian Council on Social Development, 2000.

[2] R. Gary Edwards and John Hughes. *The Gallup Poll*, Vol. 57, No. 26. Toronto: Gallup Canada, May 13, 1997. See the *Introduction* for details.

[3] The LICOs for the 1990 income year are based on spending patterns for 1986, then adjusted for inflation. Although 1995 LICO data using the 1986 base year are available, they were not used in this report. It was felt that the establishment of low-income status should reflect the most recent spending patterns that could be applied, not those of nine years earlier.

[4] According to Statistics Canada's 1996 Survey of Family Expenditures, 34 per cent of monthly expenditures of couples with children under age 15 were for shelter costs. For lone-parent families with children under 15, 43 per cent of monthly expenditures were for shelter costs.

A.2 DATA SOURCES

The research for this report was conducted using custom tabulations of Census data from 1991 and 1996. Data are presented on the nation, provinces, census metropolitan areas (CMAs), urban non-CMA areas, census divisions (CDs), census subdivisions (CSDs), and census tracts (CTs) for persons in private households. The 1996 Census data were ordered from Statistics Canada as part of the CCSD's Urban Poverty Project, which involved multiple partners from metropolitan areas across Canada. Some figures in this report were also drawn from other Statistics Canada sources, such as standard Census products, the Labour Force Survey, and the Survey of Consumer Finances.

Data on persons in the Yukon and Northwest Territories, on Indian reserves, and in institutions and collective households were not included in the report because the LICOs are not calculated for these locations and situations. Spending patterns in the Territories and on reserves are considered to be too different from those of the rest of the country to calculate a comparative measure. Similarly, persons in institutions and collective dwellings have spending patterns that differ substantially from other Canadian households. As well, the Survey of Family Expenditures is not administered in those areas nor for people living in those situations.

In reviewing this report, readers should keep in mind the time period that the research covers. Most of the data used in this study are drawn from the 1996 Census of Canada, administered in June 1996. All income information shown for that year refers to 1995 income, the year prior to the Census. These data were chosen for the study because they offer one of the best sources of comparable social and economic data for Canadian cities.

A.3 DISCUSSION OF GEOGRAPHIC UNITS

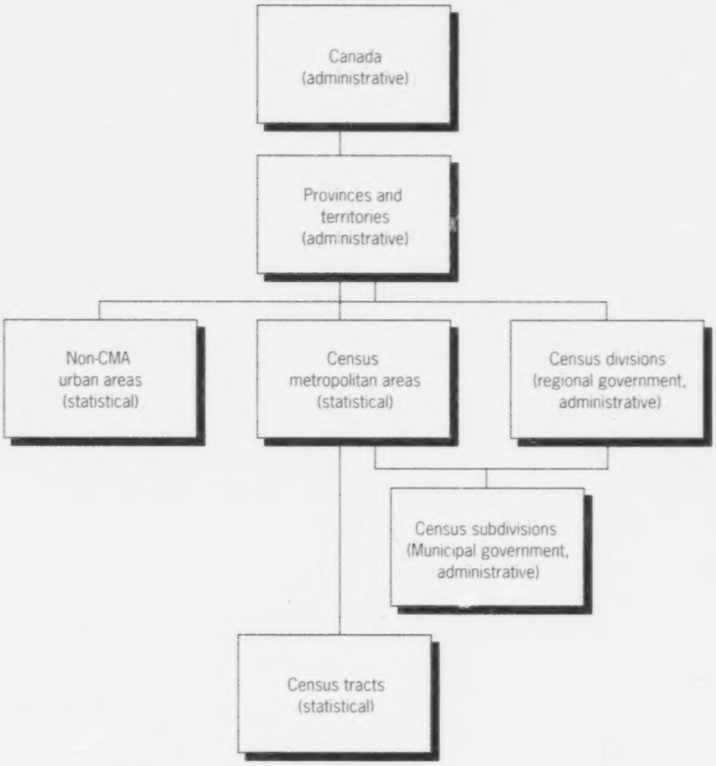
Urban Canada can be difficult to define. How large must a community be before it is considered to be an urban area? Is an urban area defined by municipal boundaries? Does it include people living beyond the city limits adjacent to a municipality? Is an urban area a community with a certain density of households? All of these questions are relevant when deciding on an approach to study urban areas in Canada.

Data used in this report are organized by *geographic units* or *areas*, which refer to a defined spatial area in Canada. The boundaries of these units or areas are either administratively or statistically defined. With few exceptions, administrative units are defined by federal or provincial statutes. For example, the geographic boundaries of the City of Winnipeg are defined by a Province of Manitoba statute. Boundaries for statistically defined geographic units are established by Statistics Canada using a standard formula, often based on commuting patterns of the resident population. To varying degrees, this report uses six sets of overlapping standard geographic units – both administratively and statistically defined – in its analysis. These include: the nation, the provinces, the census metropolitan area (CMA), the census division (CD), the census subdivision (CSD), and the census tract (CT). Custom geographic units – non-CMA urban areas – are also included in this analysis. Figure A.1 shows the relationships between each of these sets of geographic units. The figure is organized hierarchically, with the largest geographic area (Canada) at the highest level. The lines connecting geographic units indicate that lower-level areas are component parts of higher-level areas. For example, CSDs are component parts of both CMAs and CDs.

One of the most popular of Statistics Canada's geographies that is used to examine urban areas is the census metropolitan area (CMA). It is defined as "a very large urban area (known as the urban core), together with adjacent urban and rural areas (known as urban and rural fringes) that have a high degree of social and economic integration with the urban core. A CMA has an urban core population of at least 100,000, based on the previous Census."[1] CMAs are defined in this manner to provide a boundary to local economic activity. By delineating an area according to its workforce, it is assumed that people involved in the area's economic activity are, by and large, within that CMA boundary. Although the CMA definition of large urban areas has its advantages, it also has limitations. One of the most serious limitations is that the units of analysis can become too large to be meaningful. For example, the CMA of Toronto encompasses 29 municipalities stretching over 5,868 square kilometres and has a population of over 4.2 million people. Within this area, however, are unique circumstances and economies of the component administrative regions and municipalities. One of the fundamental uses of the CMA in this report is to

FIGURE A.1

RELATIONSHIP BETWEEN STANDARD GEOGRAPHIC UNITS


Canada (administrative)
Provinces and territories (administrative)
Non-CMA urban areas (statistical)
Census metropolitan areas (statistical)
Census divisions (regional government, administrative)
Census subdivisions (Municipal government, administrative)
Census tracts (statistical)

Source: Prepared by the Canadian Council on Social Developent using Statisics Canada's *1996 Census Dictionary* (geography), 1997, Catalogue No. 92-351-XPE.

identify and focus the research on the largest urban areas in Canada. All 25 CMAs and one census agglomeration (CA) are used in *Chapter 1*.[2]

In many respects, census divisions (CDs) are a useful alternative to CMAs in examining large urban areas. CDs are defined by provincial legislation as an intermediate level of government between municipalities and provincial governments. CDs include counties, regional districts, municipal regions and other types of regionally defined areas. Regional governments are intended to coordinate the delivery of services best administered at the regional level, particularly when these services address issues that cross individual municipal boundaries. A comparative analysis of poverty is useful at the CD level because social services are often delivered by this level of government, particularly in Ontario. By their very nature, regional governments can develop approaches to deal with issues in a manner specific to their region. Poverty, as the research in this report shows, certainly carries regional implications. As well, residents of large urban areas can identify boundaries of regional districts more readily than those of CMAs.

Unfortunately, boundaries of CDs are neither uniformly constructed across the country, nor do they necessarily reflect economic activity. Boundaries are not based on standard formulas of population density or size. In some provinces, a CD might encompass an urban area in addition to large rural areas. Some administrative regions border on large urban areas to which they are strongly connected through industry and commuting. Provincial laws in Newfoundland, Manitoba, Saskatchewan and Alberta do not provide for these administrative geographic areas. Although CDs in those provinces are created by Statistics Canada in cooperation with the provincial governments for the purposes of "the dissemination of statistical data," the creation of these geographic units does not follow a consistent set of rules. For these reasons, regional districts are not the optimal units for making inter-urban comparisons. Nonetheless, 29 CDs in or overlapping CMAs were selected for examination in *Chapter 1*.

This report focuses most extensively on large census subdivisions (CSDs) as the unit of analysis to compare urban poverty. The CSDs selected for analysis are provincially defined municipalities with populations over 100,000 within CMAs. For example, the city of Vancouver is a large CSD in the CMA of Vancouver. If there are no CSDs with a population greater than 100,000 in the CMA, the largest CSD within the CMA is included. Also, CSDs which overlap the historic core of a CMA are included in the study group. For example, Hull is a selected city even though its population is less than 100,000 because it is part of the traditional metropolitan core of the Ottawa-Hull CMA. This selection criteria isolates 47 of these municipalities in Canadian CMAs.[3] These CSDs serve as geographic units for comparison in all chapters of this report.

The selected CSDs are appropriate units for comparison because they represent a manageable number of sub-units of CMAs or CDs for analysis. Although their boundaries are not consistently defined, they are the largest and generally the most densely populated components of any CMA or CD. At the same time, they can be considered small enough to be meaningful to residents and to capture differences in local populations and sub-economies within a larger area. Centrally located CSDs often contain both the largest amount of economic activity and the highest concentrations of poverty in an area. Furthermore, the isolation of the selected cities within CMAs or CDs aids the understanding of relative differences in poverty rates between central areas and the adjacent suburban municipalities within each metropolitan area.

Finally, census tracts (CTs) are used in *Chapter 1* to assess neighbourhood concentrations of poverty in metropolitan areas. CTs are "small geographic units representing urban or rural neighbourhood-like communities created in census metropolitan areas and census agglomerations." The population of CTs ranges from a minimum of 2,500 to a maximum of 8,000. Due to their size, CTs allow for analysis at a much lower-level geography than other units used in this report.

Endnotes

[1] Census subdivisions (CSDs) adjacent to an urban core can only be included in a CMA if one of a number of criteria are met. These criteria include the Forward Commuting Flow Rule, which states that at least 50 per cent of the employed labour force living in the CSD work in the urban core; and the Reverse Commuting Flow Rule, which states that at least 25 per cent of the employed labour force working in the CSD live in the urban core. Statistics Canada, *Census Dictionary*, Catalogue No. 92-351-XPE. Ottawa: Industry Canada, 1997.

[2] The CA of Cape Breton is also included in the analysis. While not recognized as a CMA, the CA of Cape Breton has a population of over 117,000 and is therefore comparable in size to many of the other CMAs included in this study.

[3] The CSD of Cape Breton in the CA of Cape Breton is included in the 47 selected CSDs. This CSD (Cape Breton RGM) has a population of over 100,000.

A.4 POVERTY RATE CORRELATION

The standardization technique used in this report has established that certain variables in the composition of a city's population can have an influence on that city's poverty rate. Here, a series of bi-variate Pearson correlation analyses are used to complement the standardization technique. Using cities to represent cases, they show the degree of association between the proportion of a selected group in a city population and that city's poverty rate. In other words, they measure the tendency of these two variables to co-vary. For example, one correlation analysis shows the association between the proportion of children in a city's population and the city's poverty rate.

TABLE A.2

PEARSON CORRELATION COEFFICIENTS FOR BIVARIATE ANALYSES OF CITY POVERTY RATE AND PROPORTION OF SELECTED VARIABLES IN CITY POPULATION, 1995

Selected variable	Pearson correlation coefficient	Significance (2-tailed)
0 - 14 years old	-0.700**	0.000
15 - 24 years old	0.078	0.600
25 - 34 years old	0.389**	0.007
35 - 44 years old	-0.097	0.518
45 - 54 years old	-0.216	0.145
55 - 64 years old	0.242	0.102
65 - 74 years old	0.409**	0.004
75 years and older	0.393**	0.006
Couples with no children under 18	-0.596**	0.000
Couples with children under 18	-0.698**	0.000
Lone-parent families with children under 18	0.366**	0.011
All other families	0.581**	0.000
Unattached men	0.667**	0.000
Unattached women	0.656**	0.000
Canadian-born	0.168	0.258
Non-permanent resident	0.452**	0.001
Immigrated before 1986	-0.377**	0.009
Immigrated 1986 - 1990	-0.074	0.620
Immigrated 1990 - 1996	0.129	0.387
Visible minority persons	0.040	0.792
Aboriginal persons	0.013	0.930
Persons with disabilities	0.130	0.384
With less than secondary certificate	0.187	0.208
With secondary certificate	-0.285*	0.052
With post-secondary certificate	-0.097	0.518
With no employment in 1995	0.621**	0.000
With employment part-year, full- or part-time	0.399**	0.005
With employment full-year, part-time	-0.519**	0.000
With employment full-year, full-time	-0.691**	0.000
With Skill level I	0.307*	0.036
With Skill level II	-0.179	0.228
With Skill levels III & IV	-0.023	0.876

Notes: Procedure used was a Pearson correlation analysis.

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

This procedure calculates a correlation coefficient ranging from +1.000 and -1.000.

- ➔ The closer the variables follow the *same pattern* (i.e., the stronger the positive correlation), the closer the coefficient is to +1.000. For example, a strong positive correlation shows that if one variable has a high value, the other variable is also likely to have a high value.
- ➔ The closer the variables follow *patterns in the opposite direction* (i.e., the stronger the negative correlation), the closer the coefficient is to -1.000. For example, a strong negative correlation shows that if one variable has a low value, the other variable is likely to have a high value.
- ➔ *The closer the coefficients are to zero*, the less they follow any corresponding pattern. In other words, there is little or no association between the variables.

Although a correlation coefficient shows the strength of the relationship between two variables, it does not in any way prove causality (i.e., that a change in one variable causes change in another). However, a strong correlation shows a relationship that may suggest the *possibility* of causality. As well, these coefficients alone cannot explain differences in city poverty rates, but they might help identify factors that are associated with these differences.

Table A.2 shows Pearson correlation coefficients for city poverty rates and the local share of selected groups in the population. Coefficients for these relationships are shown in the first column of the table. The second column shows the two-tailed significance of these coefficients. Readers should note that many of the coefficients are not significant at either the 0.01 level or the 0.05 level (i.e., the chance that the correlation occurred by error is greater than either 1 per cent or 5 per cent, respectively).

Among the significant coefficients, city poverty rates were most strongly positively correlated with the proportions of unattached men (0.667) and women (0.656), "other" families households (0.581), and working-age persons with no annual employment (0.621). In other words, the more these characteristics were prevalent in the population, the greater the likelihood of higher city poverty rates.

City poverty rates were most strongly negatively correlated with the proportion of children under age 15 (-0.700), two-parent families with children under age 18 (-0.698), couples with no children under age 18 (-0.596), working-age persons with full-time full-year employment (-0.691), and working-age persons with full-year part-time employment (-0.519). In other words, the more these characteristics were prevalent in the population, the less likelihood of higher city poverty rates. These coefficients suggest that although children as a group had among the highest poverty rates, cities with higher proportions of children and couples (with and without children) tended to have lower city poverty rates. As well, the results suggest that cities with larger proportions of full-year workers tended to have lower city poverty rates.

A.5 SUPPORTING TABLES

TABLE A.3

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR CHILDREN, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	24.5	23.0	1.4
Montréal	41.2	39.2	2.0
Québec	34.7	33.5	1.2
Vancouver	31.0	29.7	1.3
Trois-Rivières	30.8	29.6	1.2
Longueuil	30.3	28.6	1.7
Sherbrooke	29.7	28.4	1.3
Hull	29.2	27.8	1.4
Ottawa	28.3	26.6	1.6
Burnaby	27.8	26.5	1.3
Toronto	27.6	26.0	1.7
Hamilton	27.6	25.9	1.7
Saint John	27.0	25.2	1.7
Richmond	26.0	24.5	1.4
Edmonton	26.0	24.4	1.7
Victoria	25.1	24.2	0.9
Halifax	24.5	23.3	1.2
Cape Breton	25.0	23.2	1.7
Winnipeg	24.3	22.8	1.5
Jonquière	23.5	22.4	1.1
St. John's	23.4	22.1	1.3
Saskatoon	22.8	21.2	1.6
Coquitlam	22.3	20.9	1.4
Chicoutimi	21.6	20.7	1.0
Laval	21.4	20.2	1.2
Sudbury	21.2	19.9	1.3
Surrey	21.4	19.8	1.6
Calgary	20.6	19.3	1.3
Windsor	19.6	18.4	1.3
Gatineau	19.5	18.3	1.3
London	18.8	17.5	1.2
Regina	18.3	17.0	1.3
Niagara Falls	18.2	17.0	1.3
St. Catharines	17.8	16.7	1.1
Richmond Hill	17.5	16.5	1.1
Kitchener	16.8	15.6	1.2
Mississauga	16.4	15.2	1.2
Oshawa	16.3	15.1	1.2
Thunder Bay	15.3	14.3	1.0
Markham	14.6	13.7	0.9
Nepean	14.1	13.0	1.1
Cambridge	13.7	12.7	1.0
Brampton	13.6	12.6	1.0
Gloucester	13.6	12.5	1.1
Saanich	12.9	12.2	0.7
Vaughan	12.1	11.3	0.8
Burlington	10.4	9.7	0.6
Oakville	9.9	9.3	0.6

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for children aged 0-14.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE A.4

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR YOUTH, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	24.5	23.4	1.0
Montréal	41.2	39.5	1.7
Québec	34.7	33.2	1.4
Vancouver	31.0	29.6	1.4
Trois-Rivières	30.8	29.2	1.5
Longueuil	30.3	29.0	1.3
Sherbrooke	29.7	28.0	1.7
Hull	29.2	27.9	1.3
Ottawa	28.3	26.9	1.4
Toronto	27.6	26.6	1.0
Hamilton	27.6	26.5	1.1
Burnaby	27.8	26.5	1.3
Saint John	27.0	25.7	1.2
Richmond	26.0	24.9	1.1
Edmonton	26.0	24.8	1.2
Cape Breton	25.0	24.0	1.0
Victoria	25.1	23.7	1.4
Winnipeg	24.3	23.3	1.0
Halifax	24.5	23.0	1.5
Jonquière	23.5	22.4	1.0
St. John's	23.4	22.1	1.4
Saskatoon	22.8	21.4	1.4
Coquitlam	22.3	21.4	0.9
Laval	21.4	20.7	0.7
Chicoutimi	21.6	20.7	0.9
Surrey	21.4	20.6	0.8
Sudbury	21.2	20.1	1.2
Calgary	20.6	19.6	1.0
Gatineau	19.5	18.8	0.8
Windsor	19.6	18.7	0.9
London	18.8	17.8	1.0
Niagara Falls	18.2	17.6	0.6
Regina	18.3	17.3	1.0
St. Catharines	17.8	17.1	0.8
Richmond Hill	17.5	16.8	0.7
Kitchener	16.8	16.0	0.8
Mississauga	16.4	15.8	0.6
Oshawa	16.3	15.6	0.7
Thunder Bay	15.3	14.6	0.7
Markham	14.6	13.9	0.7
Nepean	14.1	13.4	0.7
Cambridge	13.7	13.1	0.6
Brampton	13.6	13.1	0.5
Gloucester	13.6	13.1	0.6
Saanich	12.9	12.2	0.7
Vaughan	12.1	11.6	0.5
Burlington	10.4	10.0	0.3
Oakville	9.9	9.5	0.4

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for youth aged 15-24.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE A.5

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR LONE-PARENT FAMILIES, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	29.5	28.5	1.0
Montréal	46.1	45.0	1.2
Québec	42.4	41.5	0.9
Trois-Rivières	39.3	38.2	1.1
Sherbrooke	37.2	36.0	1.1
Vancouver	36.5	35.9	0.6
Longueuil	35.2	33.8	1.4
Hull	34.6	33.5	1.1
Hamilton	33.2	31.9	1.3
Saint John	31.7	30.1	1.6
Ottawa	31.5	30.6	0.9
Burnaby	31.2	30.6	0.7
Toronto	30.9	29.8	1.0
Edmonton	30.7	29.7	1.1
Jonquière	30.6	29.6	1.0
Winnipeg	30.2	29.2	1.0
Victoria	30.0	29.3	0.7
Cape Breton	29.8	28.0	1.8
St. John's	29.7	28.4	1.3
Halifax	29.6	28.6	1.0
Chicoutimi	28.9	28.1	0.8
Saskatoon	28.3	27.1	1.2
Sudbury	27.5	26.3	1.2
Richmond	26.8	26.2	0.6
Laval	25.8	25.0	0.8
Calgary	25.3	24.6	0.7
Surrey	25.0	23.9	1.1
Gatineau	24.9	23.8	1.1
Coquitlam	24.9	24.1	0.8
Windsor	24.4	23.3	1.1
London	23.4	22.4	1.0
Regina	22.9	21.8	1.1
St. Catharines	22.9	21.9	1.0
Niagara Falls	22.6	21.5	1.1
Thunder Bay	20.6	19.6	1.0
Kitchener	20.5	19.5	0.9
Oshawa	20.2	19.0	1.2
Richmond Hill	19.2	18.7	0.5
Mississauga	18.6	17.9	0.7
Saanich	17.8	17.2	0.6
Cambridge	17.6	16.6	1.0
Markham	16.5	16.1	0.4
Nepean	16.2	15.4	0.7
Brampton	16.0	15.3	0.7
Gloucester	15.4	14.5	0.9
Vaughan	14.6	14.4	0.3
Burlington	14.1	13.6	0.5
Oakville	13.3	12.9	0.4

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for lone-parent families.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE A.6

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR UNATTACHED INDIVIDUALS, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	29.5	25.3	4.2
Montréal	46.1	38.8	7.3
Québec	42.4	35.1	7.3
Trois-Rivières	39.3	32.6	6.7
Sherbrooke	37.2	30.9	6.3
Longueuil	35.2	30.5	4.7
Vancouver	36.5	30.3	6.2
Hull	34.6	29.3	5.3
Hamilton	33.2	28.7	4.5
Saint John	31.7	27.6	4.1
Toronto	30.9	27.0	3.9
Burnaby	31.2	26.9	4.4
Jonquière	30.6	26.7	3.9
Cape Breton	29.8	26.7	3.2
Ottawa	31.5	26.5	5.0
Edmonton	30.7	26.4	4.3
Winnipeg	30.2	25.8	4.5
St. John's	29.7	25.7	3.9
Chicoutimi	28.9	25.1	3.8
Halifax	29.6	24.6	5.0
Richmond	26.8	24.2	2.5
Victoria	30.0	24.0	5.9
Saskatoon	28.3	24.0	4.3
Sudbury	27.5	23.3	4.2
Laval	25.8	22.7	3.1
Surrey	25.0	22.2	2.8
Coquitlam	24.9	22.0	2.8
Gatineau	24.9	22.0	2.9
Calgary	25.3	21.6	3.7
Windsor	24.4	20.8	3.5
London	23.4	19.9	3.5
Niagara Falls	22.6	19.6	3.0
St. Catharines	22.9	19.6	3.3
Regina	22.9	19.6	3.3
Kitchener	20.5	17.7	2.7
Oshawa	20.2	17.7	2.5
Richmond Hill	19.2	17.5	1.7
Thunder Bay	20.6	17.5	3.1
Mississauga	18.6	16.9	1.7
Cambridge	17.6	15.5	2.1
Markham	16.5	15.2	1.3
Saanich	17.8	14.8	3.0
Brampton	16.0	14.5	1.5
Nepean	16.2	14.3	1.9
Gloucester	15.4	13.8	1.6
Vaughan	14.6	13.6	1.1
Burlington	14.1	12.1	2.0
Oakville	13.3	11.5	1.8

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for unattached individuals.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE A.7

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR RECENT IMMIGRANTS, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	24.5	23.5	0.9
Montréal	41.2	39.9	1.3
Québec	34.7	34.5	0.2
Trois-Rivières	30.8	30.7	0.1
Longueuil	30.3	29.9	0.4
Sherbrooke	29.7	29.4	0.3
Vancouver	31.0	29.2	1.8
Hull	29.2	28.6	0.6
Ottawa	28.3	27.2	1.1
Hamilton	27.6	27.0	0.5
Saint John	27.0	27.0	0.0
Toronto	27.6	25.9	1.8
Burnaby	27.8	25.6	2.2
Edmonton	26.0	25.5	0.5
Cape Breton	25.0	24.9	0.0
Victoria	25.1	24.8	0.3
Halifax	24.5	24.1	0.4
Winnipeg	24.3	24.0	0.3
Jonquière	23.4	23.5	0.0
St. John's	23.4	23.3	0.1
Richmond	26.0	22.9	3.0
Saskatoon	22.8	22.6	0.2
Chicoutimi	21.6	21.6	0.0
Laval	21.4	21.2	0.2
Sudbury	21.2	21.2	0.1
Coquitlam	22.3	20.6	1.7
Surrey	21.4	20.5	0.9
Calgary	20.6	20.1	0.5
Gatineau	19.5	19.5	0.1
Windsor	19.6	19.1	0.5
London	18.8	18.3	0.4
Regina	18.3	18.1	0.2
Niagara Falls	18.2	18.1	0.2
St. Catharines	17.8	17.6	0.2
Kitchener	16.8	16.2	0.5
Oshawa	16.3	16.2	0.1
Richmond Hill	17.5	16.0	1.5
Mississauga	16.4	15.4	1.1
Thunder Bay	15.3	15.2	0.1
Cambridge	13.7	13.6	0.1
Nepean	14.1	13.5	0.6
Markham	14.6	13.2	1.4
Brampton	13.6	13.1	0.5
Gloucester	13.6	13.0	0.6
Saanich	12.9	12.7	0.2
Vaughan	12.1	11.7	0.3
Burlington	10.4	10.2	0.1
Oakville	9.9	9.7	0.2

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for recent immigrants.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE A.8

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR VISIBLE MINORITIES, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	24.5	22.4	2.0
Montréal	41.2	37.9	3.3
Québec	34.7	34.3	0.3
Trois-Rivières	30.8	30.6	0.2
Sherbrooke	29.7	29.3	0.4
Longueuil	30.3	29.3	1.0
Hull	29.2	28.4	0.8
Vancouver	31.0	27.1	3.9
Saint John	27.0	26.7	0.3
Hamilton	27.6	26.3	1.2
Ottawa	28.3	25.8	2.5
Cape Breton	25.0	24.9	0.1
Edmonton	26.0	24.5	1.6
Victoria	25.1	24.4	0.7
Burnaby	27.8	24.2	3.6
Toronto	27.6	23.8	3.8
Halifax	24.5	23.5	1.1
Jonquière	23.5	23.4	0.0
Winnipeg	24.3	23.3	1.0
St. John's	23.4	23.3	0.2
Saskatoon	22.8	22.3	0.5
Chicoutimi	21.6	21.6	0.0
Richmond	26.0	21.3	4.6
Sudbury	21.2	21.1	0.2
Laval	21.4	20.7	0.8
Coquitlam	22.3	19.6	2.7
Gatineau	19.5	19.3	0.2
Calgary	20.6	19.3	1.3
Surrey	21.4	19.2	2.1
Windsor	19.6	18.5	1.1
Niagara Falls	18.2	18.0	0.3
Regina	18.3	17.9	0.4
London	18.8	17.9	0.9
St. Catharines	17.8	17.3	0.5
Oshawa	16.3	16.0	0.3
Kitchener	16.8	15.9	0.8
Thunder Bay	15.3	15.2	0.1
Richmond Hill	17.5	15.2	2.4
Mississauga	16.4	14.3	2.1
Cambridge	13.7	13.3	0.4
Nepean	14.1	12.9	1.2
Saanich	12.9	12.3	0.5
Gloucester	13.6	12.3	1.3
Brampton	13.6	12.1	1.5
Markham	14.6	12.0	2.6
Vaughan	12.1	11.5	0.6
Burlington	10.4	10.1	0.2
Oakville	9.9	9.5	0.4

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for visible minorities.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE A.9

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR ABORIGINAL PERSONS, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	24.5	24.3	0.2
Montréal	41.2	41.2	0.0
Québec	34.7	34.6	0.1
Trois-Rivières	30.8	30.7	0.1
Vancouver	31.0	30.6	0.3
Longueuil	30.3	30.2	0.0
Sherbrooke	29.7	29.6	0.1
Hull	29.2	29.0	0.2
Ottawa	28.3	28.2	0.1
Burnaby	27.8	27.7	0.1
Toronto	27.6	27.6	0.0
Hamilton	27.6	27.4	0.2
Saint John	27.0	26.9	0.1
Richmond	26.0	25.9	0.1
Edmonton	26.0	25.4	0.6
Cape Breton	25.0	24.9	0.1
Victoria	25.1	24.8	0.3
Halifax	24.5	24.5	0.1
St. John's	23.4	23.4	0.0
Jonquière	23.5	23.4	0.1
Winnipeg	24.3	23.2	1.1
Coquitlam	22.3	22.2	0.1
Chicoutimi	21.6	21.6	0.1
Saskatoon	22.8	21.5	1.3
Laval	21.4	21.4	0.0
Surrey	21.4	21.2	0.2
Sudbury	21.2	20.8	0.5
Calgary	20.6	20.3	0.2
Windsor	19.6	19.5	0.1
Gatineau	19.5	19.4	0.1
London	18.8	18.6	0.2
Niagara Falls	18.2	18.1	0.1
St. Catharines	17.8	17.7	0.1
Richmond Hill	17.5	17.5	0.0
Regina	18.3	17.2	1.1
Kitchener	16.8	16.7	0.1
Mississauga	16.4	16.4	0.0
Oshawa	16.3	16.2	0.1
Thunder Bay	15.3	14.6	0.7
Markham	14.6	14.6	0.0
Nepean	14.1	14.0	0.0
Cambridge	13.7	13.7	0.0
Brampton	13.6	13.6	0.0
Gloucester	13.6	13.6	0.1
Saanich	12.9	12.8	0.1
Vaughan	12.1	12.1	0.0
Burlington	10.4	10.4	0.0
Oakville	9.9	9.9	0.0

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for Aboriginal identity population.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE A.10

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR PERSONS WITH DISABILITIES, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	24.4	23.5	0.9
Montréal	41.2	40.0	1.2
Québec	34.7	33.4	1.3
Vancouver	30.9	29.7	1.2
Trois-Rivières	30.8	29.6	1.2
Longueuil	30.2	29.2	1.0
Sherbrooke	29.6	28.4	1.2
Hull	29.2	28.1	1.1
Ottawa	28.3	27.1	1.2
Burnaby	27.8	26.9	0.9
Toronto	27.6	26.6	1.0
Hamilton	27.6	26.1	1.5
Saint John	26.9	25.4	1.6
Richmond	25.9	25.3	0.6
Edmonton	26.0	24.9	1.1
Victoria	25.1	23.7	1.4
Cape Breton	24.9	23.4	1.6
Halifax	24.4	23.3	1.1
Winnipeg	24.2	23.2	1.1
Jonquière	23.5	22.8	0.7
St. John's	23.4	22.5	0.9
Saskatoon	22.8	21.9	0.9
Coquitlam	22.3	21.6	0.6
Chicoutimi	21.6	20.9	0.7
Laval	21.4	20.8	0.6
Surrey	21.4	20.6	0.8
Sudbury	21.2	20.0	1.3
Calgary	20.6	19.8	0.8
Gatineau	19.5	18.8	0.6
Windsor	19.6	18.6	1.0
London	18.8	17.9	0.9
Regina	18.3	17.6	0.7
Niagara Falls	18.3	17.4	0.9
Richmond Hill	17.5	17.0	0.5
St. Catharines	17.8	16.9	0.9
Kitchener	16.7	16.0	0.7
Mississauga	16.4	15.9	0.5
Oshawa	16.3	15.5	0.7
Thunder Bay	15.2	14.3	0.9
Markham	14.5	14.2	0.3
Nepean	14.1	13.6	0.4
Gloucester	13.6	13.2	0.4
Brampton	13.6	13.1	0.5
Cambridge	13.7	13.0	0.7
Saanich	12.9	12.3	0.5
Vaughan	12.0	11.6	0.4
Burlington	10.4	9.9	0.5
Oakville	9.9	9.6	0.4

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for persons with disabilities.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE A.11

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR PERSONS WITH NO HIGH SCHOOL CERTIFICATE, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	23.2	20.2	3.0
Montréal	39.5	34.5	5.0
Québec	34.5	29.9	4.6
Vancouver	30.2	26.7	3.5
Trois-Rivières	30.3	26.1	4.2
Sherbrooke	28.9	25.2	3.6
Longueuil	28.6	24.3	4.3
Hull	28.2	24.2	4.1
Burnaby	26.9	23.8	3.0
Ottawa	26.0	23.2	2.8
Toronto	25.6	22.3	3.3
Richmond	24.9	22.1	2.7
Hamilton	25.7	21.7	4.0
Victoria	24.1	21.5	2.6
Edmonton	24.5	21.0	3.4
Saint John	24.8	20.8	3.9
Halifax	23.2	20.6	2.6
Jonquière	23.6	20.1	3.4
Winnipeg	22.8	19.3	3.5
St. John's	22.1	19.0	3.2
Chicoutimi	22.0	18.9	3.2
Coquitlam	21.2	18.7	2.5
Cape Breton	22.5	18.4	4.1
Saskatoon	21.0	18.3	2.7
Laval	20.5	17.5	3.0
Calgary	19.7	17.2	2.5
Surrey	19.7	16.8	2.8
Sudbury	19.5	16.7	2.9
Gatineau	18.8	15.8	3.0
Windsor	18.1	15.6	2.4
London	17.4	15.3	2.1
Richmond Hill	17.0	15.1	1.9
Regina	16.7	14.3	2.4
St. Catharines	16.5	14.2	2.3
Niagara Falls	16.4	14.0	2.4
Mississauga	15.0	13.2	1.8
Kitchener	15.2	13.0	2.2
Markham	14.1	12.5	1.5
Oshawa	14.6	12.2	2.4
Thunder Bay	14.0	11.8	2.2
Nepean	12.5	11.2	1.3
Saanich	12.2	10.9	1.3
Brampton	12.4	10.7	1.7
Cambridge	12.7	10.7	2.1
Gloucester	11.7	10.4	1.3
Vaughan	11.8	10.2	1.6
Oakville	9.6	8.5	1.1
Burlington	9.8	8.5	1.3

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for the population with less than high school certificate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE A.12

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR PERSONS WITH NO ANNUAL EMPLOYMENT, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	22.9	20.1	2.8
Montréal	39.3	33.9	5.3
Québec	33.6	29.2	4.4
Vancouver	29.9	26.4	3.5
Trois-Rivières	30.3	25.8	4.5
Sherbrooke	29.4	25.6	3.8
Ottawa	27.2	24.0	3.2
Victoria	26.0	23.5	2.5
Longueuil	27.5	23.5	4.0
Hull	27.2	23.5	3.7
Burnaby	26.5	23.1	3.4
Edmonton	24.4	22.1	2.3
Halifax	24.6	22.1	2.5
Saint John	25.5	22.0	3.5
Toronto	25.4	22.0	3.4
Hamilton	25.0	21.5	3.4
Richmond	24.5	21.3	3.3
Jonquière	23.3	19.7	3.6
Saskatoon	21.8	19.6	2.2
Winnipeg	21.7	19.4	2.3
St. John's	22.7	19.3	3.4
Cape Breton	23.1	19.0	4.1
Coquitlam	20.5	18.0	2.6
Calgary	19.4	17.9	1.5
Chicoutimi	20.8	17.7	3.1
Sudbury	20.1	17.3	2.8
Surrey	19.6	17.2	2.4
Laval	19.2	16.7	2.4
London	18.1	16.0	2.1
Windsor	18.2	15.8	2.4
Gatineau	17.8	15.5	2.4
Regina	17.0	15.2	1.8
St. Catharines	17.1	14.9	2.2
Niagara Falls	16.6	14.5	2.1
Richmond Hill	16.8	14.5	2.3
Kitchener	15.5	13.7	1.9
Mississauga	14.6	12.9	1.7
Oshawa	14.6	12.5	2.1
Markham	14.0	12.2	1.8
Thunder Bay	13.6	12.0	1.7
Saanich	13.2	11.9	1.3
Nepean	12.8	11.3	1.5
Cambridge	12.6	10.9	1.7
Brampton	11.9	10.6	1.3
Gloucester	11.6	10.2	1.4
Vaughan	11.3	9.9	1.4
Oakville	8.9	8.1	0.8
Burlington	8.4	7.6	0.8

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for persons with no annual employment.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE A.13

ACTUAL CITY POVERTY RATES, SHOWING POVERTY RATES RESULTING FROM TARGETED POVERTY REDUCTION FOR LOW-SKILLED WORKERS, BY CITY, 1995

	Actual poverty rate	Adjusted poverty rate	% point difference
ALL CITIES	15.5	14.6	0.9
Montréal	26.4	25.0	1.4
Québec	21.8	20.6	1.1
Vancouver	21.4	20.4	1.1
Victoria	19.7	18.6	1.1
Edmonton	19.3	18.2	1.1
Sherbrooke	19.2	18.0	1.2
Ottawa	18.9	17.9	1.0
Trois-Rivières	18.4	17.4	1.1
Halifax	18.1	17.1	1.0
Burnaby	17.3	16.5	0.8
Toronto	16.6	15.7	0.9
Hull	16.7	15.7	1.1
Longueuil	16.5	15.6	0.9
Saint John	16.4	15.3	1.1
Calgary	16.2	15.3	0.9
Saskatoon	15.9	15.0	1.0
Winnipeg	15.8	14.9	0.9
Richmond	15.5	14.9	0.6
Hamilton	15.7	14.6	1.1
Coquitlam	13.3	12.8	0.5
Jonquière	13.5	12.7	0.8
Surrey	13.5	12.7	0.9
Lava	12.8	12.1	0.6
Sudbury	12.5	11.6	0.9
St. John's	12.3	11.5	0.8
Chicoutimi	12.2	11.5	0.6
London	12.2	11.5	0.7
Regina	11.9	11.1	0.7
Windsor	11.6	10.8	0.8
Gatineau	11.3	10.6	0.7
St. Catherines	11.2	10.6	0.7
Niagara Falls	11.1	10.2	0.9
Cape Breton	11.0	10.1	0.9
Kitchener	10.4	9.8	0.7
Mississauga	10.1	9.6	0.5
Richmond Hill	9.8	9.5	0.3
Saanich	9.9	9.4	0.6
Markham	8.9	8.6	0.3
Nepean	8.9	8.5	0.5
Brampton	8.7	8.2	0.5
Oshawa	8.7	8.1	0.6
Thunder Bay	8.5	8.0	0.6
Vaughan	7.6	7.3	0.3
Cambridge	7.8	7.3	0.5
Gloucester	7.6	7.2	0.4
Oakville	7.0	6.7	0.3
Burlington	6.6	6.3	0.3

Note: Adjusted poverty rates assume a poverty rate 25% lower than the actual rate for workers with Skill Level I occupations.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

A.6 GLOSSARY

ABORIGINAL IDENTITY:
refers to those persons who identified with at least one Aboriginal group, (i.e., North American Indian, Métis or Inuit/Eskimo), those who reported being a Treaty Indian or a Registered Indian as defined by the *Indian Act of Canada*, or those who were members of an Indian Band or First Nation. This variable should not be confused with the ethnic origin variable (it only asks respondents about their cultural ancestry) which was often used to identify Aboriginal people in previous Censuses.

ANNUAL EMPLOYMENT ACTIVITY:
refers to the employment activity of a person aged 15 to 64, excluding institutional residents, based on their 1995 weeks of employment and whether their employment was mostly full-time or part-time. Employment refers to work for pay or in self-employment at all jobs held, even if only for a few hours, and includes paid vacation or sick leave with pay, or paid absence on training courses. ***Full-year employment*** refers to 49 to 52 weeks of employment; ***part-year employment*** refers to 1 to 48 weeks of employment. ***Full-time employment*** refers to 30 hours or more of employment most weeks; ***part-time employment*** refers to 1 to 29 hours of employment most weeks. In this report, ***fully employed workers*** refers to full-time, full-year workers.

CENSUS DIVISION (CD):
refers to areas established by provincial law that are intermediate geographic areas between the municipal (CSD) and provincial levels. In this report, ***municipal regions***, ***regional governments***, ***regional districts*** and ***counties*** refer to CDs.

CENSUS METROPOLITAN AREA (CMA) / CENSUS AGGLOMERATION (CA):
a CMA refers to an urban core, together with adjacent urban and rural areas that have high degrees of social and economic integration with the urban core. A CMA has an urban core population of at least 100,000, based on the previous Census. A CA is similar to a CMA, except that its urban core population is at least 10,000, based on the previous Census. In this report, ***metropolitan areas*** refer to CMAs and CAs.

CENSUS SUB-DIVISION (CSD):
refers to municipalities, as determined by provincial legislation. In this report, ***large cities***, ***central cities***, ***metropolitan cities*** and ***cities*** refer to CSDs with a population of 100,000 or those with a history as a central area in the CMA in which it is located.

CENSUS TRACT (CT):
refers to small geographic units representing urban or rural neighbourhood-like communities created in CMAs and CAs with an urban core of at least 50,000 population. CTs usually in have populations ranging from 2,500 to 8,000. In this report, ***neighbourhoods*** refer to CTs.

HIGH-POVERTY NEIGHBOURHOOD:
refers to a CT with double the national family poverty rate.

CONCENTRATION OF POOR FAMILIES:
refers to the percentage of poor families that reside in high-poverty neighbourhoods.

DISABILITIES:
persons with disabilities are identified based on their responses to two Census screening questions: 1) Is this person limited in the kind or amount of activity that he/she can do because of a long-term physical condition, mental condition or health problem: a) at home? b) at school or work? c) in other activities, for example, in transportation to or from work, or in leisure time activities? 2) Does this person have any *long-term* disabilities or handicaps? In this report, ***persons with activity limitations*** refer to persons with disabilities.

DISTRIBUTION OF POOR:
refers to the share of the poor population in each category. For example, Table B1.1 in *Appendix B* shows that 34 per cent of poor unattached individuals in Canada were non-elderly women.

DISTRIBUTION OF TOTAL:
refers to the share of the total population in each category. For example, Table B1.1 in *Appendix B* shows that 32 per cent of all unattached individuals in Canada were non-elderly women.

EARNINGS:
refer to income received during 1995 by persons aged 15 and older as wages and salaries, net income from non-farm unincorporated business or professional practice, and net farm self-employment income. In this report, ***annual earnings*** or ***employment income*** refer to earnings.

EDUCATION LEVELS:
refer to *completed* degrees or diplomas. ***Post-secondary degree or certificate*** refers to completed university, college, technical institute or trade school programs. ***Secondary certificate*** refers to high school.

ELDERLY / NON-ELDERLY:
Non-elderly families or ***working-age families*** refer to families in which both the head of the family and the spouse are under 65 years of age. ***Elderly families*** refer to families in which either the head or spouse are aged 65 years and older. ***Non-elderly unattached individuals*** refer to individuals under 65 years of age. ***Elderly unattached individuals*** refer to individuals aged 65 years and older.

FAMILY:
refers to two or more household members who are related to each other by blood, marriage, common-law or adoption, constituting an economic family. ***Couples with no children*** refer to families headed by a married or common-law couple who have no children under the age of 18. ***Couples with children*** refer to families headed by a married or common-law couple and their children under the age of 18. ***Lone-parent families*** refer to families with one parent (either male or female) and their children under the age of 18. ***All other families*** refer to families headed by couples, lone parents, or non-parents living with relatives (other than children under the age of 18).

GOVERNMENT TRANSFER INCOME:
refers to income from all transfer payments received through federal, provincial or municipal governments during calendar year 1995. This variable is derived by adding the amounts received from the Old Age Security (OAS) pension and Guaranteed Income Supplement (GIS); benefits from Canada or Quebec Pension Plans (C/QPP); benefits from Employment Insurance (EI); and federal Child Tax benefits (CTB). This source also includes social assistance payments (SA or welfare) received by persons in need, such as mothers with dependent children, persons temporarily or permanently unable to work, elderly individuals, and persons with disabilities. It also includes provincial income supplement payments to the elderly and provincial payments to the elderly to help offset accommodation costs; other transfer payments such as payments received from training programs sponsored by the federal and provincial governments, TAGS payments for employees in the fishing industry, regular payments from provincial automobile insurance plans, veterans' pensions, war veterans' allowances, pensions to widows and dependants of veterans, workers' compensation payments; and any amounts received in 1995 for refundable provincial tax credits and federal goods and services tax credits.

HOUSEHOLD:
refers to both economic families and unattached individuals. This definition allows for more than one unattached individual or economic family to live in the same dwelling, but treats them as separate households in the report.

IMMIGRANT:
refers to a person who is, or has been, a landed immigrant in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. It includes immigrants of any class, including refugees. Most immigrants are born outside of Canada, but a small number were born in Canada. Children born in Canada to immigrant parents are considered to be non-immigrants. In this report, ***foreign-born*** refers to all immigrants. ***Recent immigrants***, ***new immigrants*** or ***newcomers*** refer to persons who gained landed immigrant status between 1991 and 1996. Immigrants do not include non-permanent residents.

INCOME DEFICIENCY:
refers to the dollar amount that a household's income falls below the LICO, such as in poverty gap or market gap measures.

LABOUR FORCE:
refers to persons aged 15 and older who were either employed or unemployed during the week prior to the survey date. It does not include persons who were not actively seeking employment.

LOW INCOME CUT-OFFS (LICOS):
refers to Statistics Canada's measure of low income based on income and family expenditure patterns. In this report, the LICO is used to define households and persons in poverty. See *Introduction* and *Appendix A.1* for more details.

MARKET INCOME:
refers to a household's total income minus all government transfers.

MARKET POOR / POVERTY:
Market poor refers to households with market incomes below the LICO. ***Market gap*** refers to the dollar amount between a market poor household's market income and the LICO.

NATIONAL URBAN INCOME CUT-OFFS:
refer to common benchmarks used to explore the distribution of incomes in each city. The cut-offs are based on thresholds that divide households in all CMAs into five equal groups by their incomes. See *Chapter 4* for more details.

NEIGHBOURHOOD POVERTY RATE:
refers to the percentage of all families in a CMA that reside in high-poverty census tracts.

NON-PERMANENT RESIDENTS:
refer to persons residing in Canada without Canadian citizenship. This category includes foreign students, foreigners with employment authorization or Minister's permits, and refugee claimants plus their families. Immigrants do not include non-permanent residents.

OCCUPATIONAL SKILL LEVEL:
based on the 1991 Standard Occupational Classifications (SOC), refers to the skill level involved in the kind of work persons were doing during the week prior to Census Day, based on the respondent's description of their most important duties on the job, excluding institutional residents. For persons without a job during the week prior to enumeration, these data relate to their job of longest duration since January 1, 1995. The skill level variable has four categories: ***Skill level IV*** includes senior managers, middle and other managers, and professionals; ***Skill level III*** includes semi-professionals and technicians, supervisors, foremen/women, administrative and senior clerical, sales and service, and skilled crafts and trades; ***Skill level II*** includes clerical workers, sales and service, and semi-skilled manual workers; and ***Skill level I*** includes sales and service, and other manual workers. In this report, ***high-skilled occupations*** refer to occupations at Skill levels III and IV; ***low-skilled occupations*** refer to occupations at Skill level I.

OTHER INCOME:
refers to all income garnered from sources other than earnings or government transfers.

PARTICIPATION RATE:
refers to the labour force expressed as a percentage of the total population aged 15 and older, excluding institutional residents.

PEARSON CORRELATION ANALYSIS:
refers to a statistical technique that shows the degree of association between variables. In this report, it is used to show the strength of the relationship between the proportion of a selected group in a city population and that city's poverty rate. See *Appendix A.4* for more details.

POOR / POVERTY:
Poor refers to persons in households with incomes below Statistics Canada's Low Income Cut-offs (LICOs). ***Poverty line*** refers to the LICO threshold amounts. ***Poverty rate*** or ***incidence of poverty*** refers to the proportion of the population living in households with incomes below the LICO. ***Poverty gap*** refers to the dollar amount difference between a household's total income and the LICO.

POVERTY RATE RANGE LEVELS:
refer to a classification of poverty rates for a selected population group in each city. Mid-range (M) rates were equal to plus or minus 25% of the all-city mean rate for the population group. High-range (H) rates were anything above plus 25% of the mean rate; low-range (L) rates were anything below minus 25% of the mean rate. See *Chapter 2: Summary* for more details.

REMAINDER OF CMA:
refers to areas in any given CMA outside of large cities but still within the metropolitan area.

SOURCES OF INCOME:
refer to the origins of household income. This report examined earnings from the paid labour market, government transfer income from any level of government, and other income from unspecified sources.

STANDARDIZATION TECHNIQUE:
refers to an exercise that controls for the influence of population composition (by selected characteristics) on city poverty rates by applying a uniform distribution of population characteristics to all cities. See *Chapter 5* for more details.

TARGETED POVERTY REDUCTION TECHNIQUE:
refers to an exercise that reduces the poverty rate among selected high-poverty groups by 25 per cent, then recalculates the city poverty rate based on this change. See *Chapter 5* for more details.

TOTAL INCOME:
refers to total annual household income from all sources.

UNATTACHED INDIVIDUAL:
refers to a person living alone or in a household where he/she is not related to other household members. In this report, ***single persons*** refer to unattached individuals.

UNEMPLOYED PERSONS:
refer to persons who, during the week prior to enumeration: a) were without work, had actively looked for work in the previous four weeks and were available for work; or b) were on lay-off but expected to return to their job and were available for work; or c) had definite arrangements to start a new job within four weeks or less and were available for work.

URBAN NON-CMA:
refers to urban areas that are not CMAs.

VISIBLE MINORITIES:
refer to persons (other than Aboriginal persons), who are non-Caucasian in race or non-white in colour. This information was collected through the population group question in the Census to inform programs under the Employment Equity Act (1986).

WORKFORCE:
also known as ***experienced labour force***, refers to persons who, during the week prior to Census Day, were employed or unemployed but who had worked since January 1, 1995.

WORKING-AGE PERSONS:
refers to persons between the ages of 15 and 64.

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Appendix B

STATISTICAL PROFILES OF URBAN AREAS

Table B1.1

Canada

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**3,584,500**	**1,511,600**	**100%**	**100%**	**42%**
Non-elderly women	1,155,400	513,800	32%	34%	44%
Non-elderly men	1,440,200	566,200	40%	37%	39%
Elderly women	738,100	343,700	21%	23%	47%
Elderly men	250,800	87,900	7%	6%	35%
Economic Families	**7,784,900**	**1,267,200**	**100%**	**100%**	**16%**
Couples with no children < 18	3,526,800	337,000	45%	27%	10%
Couples with children < 18	3,015,000	428,200	39%	34%	14%
Lone-parent families < 18	697,300	383,100	9%	30%	55%
Other families	545,800	118,900	7%	9%	22%
Non-elderly family	6,452,700	1,139,100	83%	90%	18%
Elderly family	1,332,200	128,100	17%	10%	10%
Children 0-17 in families	**6,779,500**	**1,513,400**	**100%**	**100%**	**22%**
Aged 0-5	2,213,000	567,500	33%	38%	26%
Aged 6-17	4,566,400	945,800	67%	62%	21%
All persons	**28,011,400**	**5,514,200**	**100%**	**100%**	**20%**
Aged 0-14	5,737,000	1,344,500	20%	24%	23%
Aged 15-24	3,766,600	904,600	13%	16%	24%
Aged 25-34	4,400,800	895,000	16%	16%	20%
Aged 35-44	4,776,300	794,800	17%	14%	17%
Aged 45-54	3,650,900	511,000	13%	9%	14%
Aged 55-64	2,445,500	440,300	9%	8%	18%
Aged 65-74	2,000,300	334,100	7%	6%	17%
Aged 75+	1,233,900	289,900	4%	5%	23%
Females	14,235,700	3,015,300	51%	55%	21%
Males	13,775,700	2,498,900	49%	45%	18%
Population groups (all persons)*	**28,011,400**	**5,514,200**	**100%**	**100%**	**20%**
Recent immigrants	1,032,500	515,500	4%	9%	50%
Visible minorities	3,176,300	1,141,300	11%	21%	36%
Aboriginal identity	495,300	215,100	2%	4%	43%
With disabilities	2,789,900	858,000	10%	16%	31%
Education level (aged 15-64)	**19,040,200**	**3,545,700**	**100%**	**100%**	**19%**
Post-secondary certificate	6,577,200	828,300	35%	23%	13%
Secondary	4,733,300	854,400	25%	24%	18%
Less than secondary	7,729,700	1,863,000	41%	53%	24%
Employment activity (aged 15-64)	**19,040,200**	**3,545,700**	**100%**	**100%**	**19%**
Full-time, full year employment	7,467,700	480,400	39%	14%	6%
Part-time, full year employment	1,145,300	166,800	6%	5%	15%
Part-time, part year employment	5,902,000	1,158,400	31%	33%	20%
No employment in 1995	4,525,200	1,740,200	24%	49%	38%
Sources of income (non-elderly economic families)					
Average total income	$58,100	$13,500			
Average earnings	$51,900	$9,400			
Average government transfers	$5,400	$6,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		433,100			
Average poverty gap		$10,900			
Average market gap**		$14,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.2

Newfoundland

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**37,800**	**16,200**	**100%**	**100%**	**43%**
Non-elderly women	11,800	6,100	31%	38%	52%
Non-elderly men	13,700	6,200	36%	38%	45%
Elderly women	9,000	3,200	24%	20%	35%
Elderly men	3,300	700	9%	4%	20%
Economic Families	**155,300**	**30,900**	**100%**	**100%**	**20%**
Couples with no children < 18	67,700	8,300	44%	27%	12%
Couples with children < 18	65,500	12,200	42%	39%	19%
Lone-parent families < 18	11,200	7,400	7%	24%	66%
Other families	10,900	3,000	7%	10%	28%
Non-elderly family	130,100	28,500	84%	92%	22%
Elderly family	25,200	2,300	16%	8%	9%
Children 0-17 in families	**132,000**	**35,000**	**100%**	**100%**	**27%**
Aged 0-5	35,700	10,900	27%	31%	31%
Aged 6-17	96,400	24,100	73%	69%	25%
All persons	**544,600**	**116,400**	**100%**	**100%**	**21%**
Aged 0-14	109,100	30,900	20%	27%	28%
Aged 15-24	87,900	21,600	16%	19%	25%
Aged 25-34	84,700	19,100	16%	16%	23%
Aged 35-44	91,300	16,800	17%	14%	18%
Aged 45-54	72,500	11,500	13%	10%	16%
Aged 55-64	44,400	9,600	8%	8%	22%
Aged 65-74	33,300	3,900	6%	3%	12%
Aged 75+	21,500	3,000	4%	3%	14%
Females	275,100	62,500	51%	54%	23%
Males	269,500	54,000	49%	46%	20%
Population groups (all persons)*	**544,600**	**116,400**	**100%**	**100%**	**21%**
Recent immigrants	1,500	500	0%	0%	33%
Visible minorities	3,700	900	1%	1%	24%
Aboriginal identity	12,500	3,500	2%	3%	28%
With disabilities	50,300	15,200	9%	13%	30%
Education level (aged 15-64)	**380,800**	**78,600**	**100%**	**100%**	**21%**
Post-secondary certificate	108,700	10,800	29%	14%	10%
Secondary	71,300	13,500	19%	17%	19%
Less than secondary	200,800	54,300	53%	69%	27%
Employment activity (aged 15-64)	**380,800**	**78,600**	**100%**	**100%**	**21%**
Full-time, full year employment	100,600	4,800	26%	6%	5%
Part-time, full year employment	11,800	1,700	3%	2%	14%
Part-time, part year employment	136,900	22,300	36%	28%	16%
No employment in 1995	131,500	49,900	35%	63%	38%
Sources of income (non-elderly economic families)					
Average total income	$46,200	$11,800			
Average earnings	$39,600	$6,600			
Average government transfers	$9,000	$8,100			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		11,100			
Average poverty gap		$9,200			
Average market gap**		$13,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.3

Prince Edward Island

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**13,900**	**5,700**	**100%**	**100%**	**41%**
Non-elderly women	3,900	1,800	28%	32%	46%
Non-elderly men	5,000	1,700	36%	31%	35%
Elderly women	3,700	1,600	27%	29%	44%
Elderly men	1,200	500	9%	8%	41%
Economic Families	**36,400**	**4,400**	**100%**	**100%**	**12%**
Couples with no children < 18	15,500	800	43%	19%	5%
Couples with children < 18	14,900	1,500	41%	34%	10%
Lone-parent families < 18	3,000	1,700	8%	38%	56%
Other families	3,000	400	8%	9%	14%
Non-elderly family	29,800	4,100	82%	93%	14%
Elderly family	6,600	300	18%	7%	5%
Children 0-17 in families	**34,300**	**6,300**	**100%**	**100%**	**18%**
Aged 0-5	10,400	2,300	30%	36%	22%
Aged 6-17	23,800	4,000	70%	64%	17%
All persons	**131,500**	**20,000**	**100%**	**100%**	**15%**
Aged 0-14	28,900	5,700	22%	28%	20%
Aged 15-24	19,200	3,200	15%	16%	17%
Aged 25-34	19,100	2,900	15%	15%	15%
Aged 35-44	20,600	2,500	16%	12%	12%
Aged 45-54	16,700	1,600	13%	8%	10%
Aged 55-64	11,200	1,600	9%	8%	14%
Aged 65-74	8,800	1,000	7%	5%	12%
Aged 75+	6,900	1,500	5%	8%	22%
Females	66,800	11,400	51%	57%	17%
Males	64,700	8,700	49%	43%	13%
Population groups (all persons)*	**131,500**	**20,000**	**100%**	**100%**	**15%**
Recent immigrants	400	200	0%	1%	44%
Visible minorities	1,500	400	1%	2%	28%
Aboriginal identity	700	200	1%	1%	30%
With disabilities	14,600	3,800	11%	19%	26%
Education level (aged 15-64)	**86,900**	**11,800**	**100%**	**100%**	**14%**
Post-secondary certificate	26,600	2,200	31%	19%	8%
Secondary	17,300	2,300	20%	19%	13%
Less than secondary	42,900	7,300	49%	62%	17%
Employment activity (aged 15-64)	**86,900**	**11,800**	**100%**	**100%**	**14%**
Full-time, full year employment	28,400	1,500	33%	13%	5%
Part-time, full year employment	4,400	400	5%	3%	9%
Part-time, part year employment	39,000	5,200	45%	44%	13%
No employment in 1995	15,000	4,700	17%	40%	31%
Sources of income (non-elderly economic families)					
Average total income	$49,900	$13,500			
Average earnings	$38,100	$7,000			
Average government transfers	$8,100	$7,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,100			
Average poverty gap		$7,800			
Average market gap**		$11,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.4

Nova Scotia

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**103,800**	**42,300**	**100%**	**100%**	**41%**
Non-elderly women	31,400	14,500	30%	34%	46%
Non-elderly men	37,100	14,900	36%	35%	40%
Elderly women	26,500	10,200	26%	24%	38%
Elderly men	8,800	2,800	8%	7%	31%
Economic Families	**255,200**	**40,900**	**100%**	**100%**	**16%**
Couples with no children < 18	119,200	10,000	47%	24%	8%
Couples with children < 18	92,400	11,300	36%	28%	12%
Lone-parent families < 18	23,800	15,200	9%	37%	64%
Other families	19,900	4,500	8%	11%	22%
Non-elderly family	209,700	37,800	82%	92%	18%
Elderly family	45,500	3,100	18%	8%	7%
Children 0-17 in families	**207,400**	**48,000**	**100%**	**100%**	**23%**
Aged 0-5	63,900	17,400	31%	36%	27%
Aged 6-17	143,500	30,600	69%	64%	21%
All persons	**888,600**	**167,000**	**100%**	**100%**	**19%**
Aged 0-14	176,400	42,900	20%	26%	24%
Aged 15-24	121,700	29,400	14%	18%	24%
Aged 25-34	135,400	25,300	15%	15%	19%
Aged 35-44	147,700	23,100	17%	14%	16%
Aged 45-54	117,800	15,500	13%	9%	13%
Aged 55-64	78,500	13,900	9%	8%	18%
Aged 65-74	63,300	8,000	7%	5%	13%
Aged 75+	47,800	8,800	5%	5%	18%
Females	455,700	93,500	51%	56%	21%
Males	432,900	73,500	49%	44%	17%
Population groups (all persons)*	**888,600**	**167,000**	**100%**	**100%**	**19%**
Recent immigrants	6,400	2,800	1%	2%	45%
Visible minorities	31,000	11,800	3%	7%	38%
Aboriginal identity	5,200	1,700	1%	1%	32%
With disabilities	122,800	35,200	14%	21%	29%
Education level (aged 15-64)	**601,100**	**107,300**	**100%**	**100%**	**18%**
Post-secondary certificate	200,400	22,500	33%	21%	11%
Secondary	112,200	18,900	19%	18%	17%
Less than secondary	288,500	65,900	48%	61%	23%
Employment activity (aged 15-64)	**601,100**	**107,300**	**100%**	**100%**	**18%**
Full-time, full year employment	207,700	11,700	35%	11%	6%
Part-time, full year employment	33,000	4,700	5%	4%	14%
Part-time, part year employment	198,700	35,400	33%	33%	18%
No employment in 1995	161,800	55,500	27%	52%	34%
Sources of income (non-elderly economic families)					
Average total income	$48,800	$11,900			
Average earnings	$41,900	$7,000			
Average government transfers	$6,400	$7,200			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		13,000			
Average poverty gap		$8,800			
Average market gap**		$13,000			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.5

New Brunswick

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**77,100**	**33,500**	**100%**	**100%**	**43%**
Non-elderly women	23,200	11,800	30%	35%	51%
Non-elderly men	27,600	11,000	36%	33%	40%
Elderly women	19,400	8,600	25%	26%	44%
Elderly men	6,800	2,200	9%	6%	31%
Economic Families	**207,900**	**34,200**	**100%**	**100%**	**16%**
Couples with no children < 18	95,500	9,000	46%	26%	9%
Couples with children < 18	79,900	11,100	38%	32%	14%
Lone-parent families < 18	17,300	10,600	8%	31%	61%
Other families	15,200	3,500	7%	10%	23%
Non-elderly family	171,900	31,400	83%	92%	18%
Elderly family	36,100	2,800	17%	8%	8%
Children 0-17 in families	**169,900**	**37,600**	**100%**	**100%**	**22%**
Aged 0-5	51,300	13,200	30%	35%	26%
Aged 6-17	118,600	24,400	70%	65%	21%
All persons	**721,000**	**137,300**	**100%**	**100%**	**19%**
Aged 0-14	141,900	32,900	20%	24%	23%
Aged 15-24	104,300	24,300	14%	18%	23%
Aged 25-34	110,700	21,100	15%	15%	19%
Aged 35-44	121,000	19,500	17%	14%	16%
Aged 45-54	95,200	13,700	13%	10%	14%
Aged 55-64	61,600	11,400	9%	8%	19%
Aged 65-74	50,300	7,200	7%	5%	14%
Aged 75+	36,000	7,300	5%	5%	20%
Females	366,500	76,100	51%	55%	21%
Males	354,500	61,200	49%	45%	17%
Population groups (all persons)*	**721,000**	**137,300**	**100%**	**100%**	**19%**
Recent immigrants	2,500	700	0%	1%	29%
Visible minorities	7,900	2,700	1%	2%	34%
Aboriginal identity	4,600	2,000	1%	1%	43%
With disabilities	87,300	27,500	12%	20%	31%
Education level (aged 15-64)	**492,800**	**90,000**	**100%**	**100%**	**18%**
Post-secondary certificate	144,700	13,900	29%	15%	10%
Secondary	122,100	20,900	25%	23%	17%
Less than secondary	226,000	55,200	46%	61%	24%
Employment activity (aged 15-64)	**492,800**	**90,000**	**100%**	**100%**	**18%**
Full-time, full year employment	162,500	9,200	33%	10%	6%
Part-time, full year employment	22,900	3,400	5%	4%	15%
Part-time, part year employment	183,100	32,600	37%	36%	18%
No employment in 1995	124,300	44,900	25%	50%	36%
Sources of income (non-elderly economic families)					
Average total income	$47,800	$11,200			
Average earnings	$41,600	$6,800			
Average government transfers	$6,500	$6,700			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		11,600			
Average poverty gap		$9,000			
Average market gap**		$12,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.6

Quebec

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**979,300**	**486,900**	**100%**	**100%**	**50%**
Non-elderly women	334,400	165,700	34%	34%	50%
Non-elderly men	398,200	182,900	41%	38%	46%
Elderly women	184,900	110,300	19%	23%	60%
Elderly men	61,700	28,100	6%	6%	46%
Economic Families	**1,969,400**	**382,600**	**100%**	**100%**	**19%**
Couples with no children < 18	875,800	116,000	44%	30%	13%
Couples with children < 18	748,900	120,000	38%	31%	16%
Lone-parent families < 18	190,000	106,300	10%	28%	56%
Other families	154,700	40,200	8%	11%	26%
Non-elderly family	1,654,100	337,100	84%	88%	20%
Elderly family	315,200	45,400	16%	12%	14%
Children 0-17 in families	**1,631,900**	**399,200**	**100%**	**100%**	**24%**
Aged 0-5	540,100	148,700	33%	37%	28%
Aged 6-17	1,091,900	250,500	67%	63%	23%
All persons	**6,973,200**	**1,630,900**	**100%**	**100%**	**23%**
Aged 0-14	1,355,100	347,600	19%	21%	26%
Aged 15-24	936,800	246,600	13%	15%	26%
Aged 25-34	1,077,800	259,800	15%	16%	24%
Aged 35-44	1,227,000	242,400	18%	15%	20%
Aged 45-54	965,800	172,000	14%	11%	18%
Aged 55-64	641,200	155,500	9%	10%	24%
Aged 65-74	499,400	120,700	7%	7%	24%
Aged 75+	270,200	86,400	4%	5%	32%
Females	3,549,700	889,700	51%	55%	25%
Males	3,423,400	741,200	49%	45%	22%
Population groups (all persons)*	**6,973,200**	**1,630,900**	**100%**	**100%**	**23%**
Recent immigrants	150,200	92,800	2%	6%	62%
Visible minorities	431,400	225,200	6%	14%	52%
Aboriginal identity	40,600	15,000	1%	1%	37%
With disabilities	500,400	206,100	7%	13%	41%
Education level (aged 15-64)	**4,848,500**	**1,076,200**	**100%**	**100%**	**22%**
Post-secondary certificate	1,604,200	243,700	33%	23%	15%
Secondary	1,289,700	261,500	27%	24%	20%
Less than secondary	1,954,500	571,000	40%	53%	29%
Employment activity (aged 15-64)	**4,848,500**	**1,076,200**	**100%**	**100%**	**22%**
Full-time, full year employment	1,738,400	131,300	36%	12%	8%
Part-time, full year employment	246,200	41,800	5%	4%	17%
Part-time, part year employment	1,488,200	314,200	31%	29%	21%
No employment in 1995	1,375,700	588,900	28%	55%	43%
Sources of income (non-elderly economic families)					
Average total income	$51,700	$13,100			
Average earnings	$46,900	$9,200			
Average government transfers	$5,600	$6,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		133,500			
Average poverty gap		$11,000			
Average market gap**		$14,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.7

Ontario

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**1,230,400**	**466,800**	**100%**	**100%**	**38%**
Non-elderly women	395,600	156,400	32%	34%	40%
Non-elderly men	476,200	169,400	39%	36%	36%
Elderly women	271,500	113,300	22%	24%	42%
Elderly men	87,100	27,700	7%	6%	32%
Economic Families	**2,915,800**	**432,200**	**100%**	**100%**	**15%**
Couples with no children < 18	1,320,600	107,200	45%	25%	8%
Couples with children < 18	1,135,600	149,900	39%	35%	13%
Lone-parent families < 18	254,700	136,400	9%	32%	54%
Other families	205,000	38,800	7%	9%	19%
Non-elderly family	2,398,500	388,500	82%	90%	16%
Elderly family	517,300	43,700	18%	10%	8%
Children 0-17 in families	**2,565,200**	**543,300**	**100%**	**100%**	**21%**
Aged 0-5	860,800	208,000	34%	38%	24%
Aged 6-17	1,704,400	335,200	66%	62%	20%
All persons	**10,562,600**	**1,869,000**	**100%**	**100%**	**18%**
Aged 0-14	2,190,700	485,000	21%	26%	22%
Aged 15-24	1,385,200	300,600	13%	16%	22%
Aged 25-34	1,697,800	308,100	16%	16%	18%
Aged 35-44	1,762,200	269,000	17%	14%	15%
Aged 45-54	1,356,100	161,300	13%	9%	12%
Aged 55-64	930,200	136,800	9%	7%	15%
Aged 65-74	777,600	111,800	7%	6%	14%
Aged 75+	462,700	96,500	4%	5%	21%
Females	5,390,900	1,029,000	51%	55%	19%
Males	5,171,700	840,100	49%	45%	16%
Population groups (all persons)*	**10,562,600**	**1,869,000**	**100%**	**100%**	**18%**
Recent immigrants	560,500	267,900	5%	14%	48%
Visible minorities	1,672,300	573,400	16%	31%	34%
Aboriginal identity	103,600	37,500	1%	2%	36%
With disabilities	1,164,200	317,700	11%	17%	27%
Education level (aged 15-64)	**7,131,600**	**1,175,800**	**100%**	**100%**	**16%**
Post-secondary certificate	2,611,000	289,200	37%	25%	11%
Secondary	1,816,700	299,800	25%	25%	16%
Less than secondary	2,703,800	586,900	38%	50%	22%
Employment activity (aged 15-64)	**7,131,600**	**1,175,800**	**100%**	**100%**	**16%**
Full-time, full year employment	3,011,100	162,100	42%	14%	5%
Part-time, full year employment	463,300	59,900	6%	5%	13%
Part-time, part year employment	2,026,800	363,000	28%	31%	18%
No employment in 1995	1,630,400	590,800	23%	50%	36%
Sources of income (non-elderly economic families)					
Average total income	$64,100	$14,000			
Average earnings	$57,600	$9,900			
Average government transfers	$5,500	$7,400			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		145,700			
Average poverty gap		$11,300			
Average market gap**		$15,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.8

Manitoba

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**142,000**	**63,600**	100%	100%	**45%**
Non-elderly women	40,600	19,000	29%	30%	47%
Non-elderly men	52,000	21,500	37%	34%	41%
Elderly women	37,400	18,400	26%	29%	49%
Elderly men	12,000	4,700	8%	7%	39%
Economic Families	**286,500**	**46,700**	100%	100%	**16%**
Couples with no children < 18	131,700	11,200	46%	24%	9%
Couples with children < 18	110,200	16,000	38%	34%	14%
Lone-parent families < 18	25,000	15,000	9%	32%	60%
Other families	19,600	4,500	7%	10%	23%
Non-elderly family	233,200	41,800	81%	90%	18%
Elderly family	53,300	4,800	19%	10%	9%
Children 0-17 in families	**256,400**	**61,700**	100%	100%	**24%**
Aged 0-5	84,200	25,400	33%	41%	30%
Aged 6-17	172,200	36,400	67%	59%	21%
All persons	**1,036,100**	**213,300**	100%	100%	**21%**
Aged 0-14	219,400	57,000	21%	27%	26%
Aged 15-24	141,600	35,400	14%	17%	25%
Aged 25-34	153,700	33,800	15%	16%	22%
Aged 35-44	167,200	26,000	16%	12%	16%
Aged 45-54	127,400	16,100	12%	8%	13%
Aged 55-64	87,400	14,700	8%	7%	17%
Aged 65-74	78,800	12,800	8%	6%	16%
Aged 75+	60,500	17,400	6%	8%	29%
Females	527,900	118,300	51%	55%	22%
Males	508,200	95,000	49%	45%	19%
Population groups (all persons)*	**1,036,100**	**213,300**	100%	100%	**21%**
Recent immigrants	18,900	9,100	2%	4%	48%
Visible minorities	76,800	24,000	7%	11%	31%
Aboriginal identity	76,800	40,000	7%	19%	52%
With disabilities	111,400	36,400	11%	17%	33%
Education level (aged 15-64)	**677,400**	**126,000**	100%	100%	**19%**
Post-secondary certificate	208,700	25,400	31%	20%	12%
Secondary	153,700	27,000	23%	21%	18%
Less than secondary	315,000	73,600	46%	58%	23%
Employment activity (aged 15-64)	**677,400**	**126,000**	100%	100%	**19%**
Full-time, full year employment	295,200	24,200	44%	19%	8%
Part-time, full year employment	50,800	7,600	7%	6%	15%
Part-time, part year employment	201,500	43,400	30%	34%	22%
No employment in 1995	129,900	50,800	19%	40%	39%
Sources of income (non-elderly economic families)					
Average total income	$54,000	$14,200			
Average earnings	$47,400	$10,500			
Average government transfers	$4,400	$6,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		15,700			
Average poverty gap		$11,000			
Average market gap**		$14,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.9

Saskatchewan

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**125,700**	**48,300**	**100%**	**100%**	**38%**
Non-elderly women	33,100	14,800	26%	31%	45%
Non-elderly men	45,900	17,300	37%	36%	38%
Elderly women	34,200	12,700	27%	26%	37%
Elderly men	12,400	3,500	10%	7%	28%
Economic Families	**256,700**	**36,700**	**100%**	**100%**	**14%**
Couples with no children < 18	118,200	7,600	46%	21%	6%
Couples with children < 18	101,000	13,200	39%	36%	13%
Lone-parent families < 18	22,600	13,100	9%	36%	58%
Other families	14,900	2,800	6%	8%	19%
Non-elderly family	204,800	34,600	80%	94%	17%
Elderly family	52,000	2,100	20%	6%	4%
Children 0-17 in families	**247,200**	**54,600**	**100%**	**100%**	**22%**
Aged 0-5	75,900	21,600	31%	40%	29%
Aged 6-17	171,400	32,900	69%	60%	19%
All persons	**930,500**	**170,500**	**100%**	**100%**	**18%**
Aged 0-14	209,000	50,100	22%	29%	24%
Aged 15-24	133,100	32,800	14%	19%	25%
Aged 25-34	126,700	25,400	14%	15%	20%
Aged 35-44	146,500	19,800	16%	12%	13%
Aged 45-54	104,200	12,400	11%	7%	12%
Aged 55-64	77,900	11,400	8%	7%	15%
Aged 65-74	73,300	7,500	8%	4%	10%
Aged 75+	59,700	11,200	6%	7%	19%
Females	470,300	93,700	51%	55%	20%
Males	460,100	76,800	49%	45%	17%
Population groups (all persons)*	**930,500**	**170,500**	**100%**	**100%**	**18%**
Recent immigrants	7,700	3,500	1%	2%	45%
Visible minorities	26,600	8,000	3%	5%	30%
Aboriginal identity	70,900	37,600	8%	22%	53%
With disabilities	100,400	27,000	11%	16%	27%
Education level (aged 15-64)	**588,400**	**101,700**	**100%**	**100%**	**17%**
Post-secondary certificate	173,000	19,100	29%	19%	11%
Secondary	128,900	22,500	22%	22%	17%
Less than secondary	286,400	60,000	49%	59%	21%
Employment activity (aged 15-64)	**588,400**	**101,700**	**100%**	**100%**	**17%**
Full-time, full year employment	250,700	18,600	43%	18%	7%
Part-time, full year employment	43,600	6,200	7%	6%	14%
Part-time, part year employment	187,000	37,700	32%	37%	20%
No employment in 1995	107,100	39,100	18%	38%	36%
Sources of income (non-elderly economic families)					
Average total income	$52,700	$12,400			
Average earnings	$43,900	$8,300			
Average government transfers	$4,600	$6,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		12,800			
Average poverty gap		$9,800			
Average market gap**		$13,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.10

Alberta

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**331,100**	**129,800**	**100%**	**100%**	**39%**
Non-elderly women	106,900	48,800	32%	38%	46%
Non-elderly men	150,200	53,300	45%	41%	35%
Elderly women	54,000	22,200	16%	17%	41%
Elderly men	19,900	5,500	6%	4%	28%
Economic Families	**715,400**	**106,600**	**100%**	**100%**	**15%**
Couples with no children < 18	312,600	25,900	44%	24%	8%
Couples with children < 18	300,000	40,900	42%	38%	14%
Lone-parent families < 18	59,800	30,700	8%	29%	51%
Other families	43,000	9,100	6%	9%	21%
Non-elderly family	613,500	98,600	86%	92%	16%
Elderly family	101,900	8,000	14%	8%	8%
Children 0-17 in families	**693,100**	**143,100**	**100%**	**100%**	**21%**
Aged 0-5	222,200	53,700	32%	38%	24%
Aged 6-17	470,900	89,400	68%	62%	19%
All persons	**2,612,200**	**481,500**	**100%**	**100%**	**18%**
Aged 0-14	593,400	129,200	23%	27%	22%
Aged 15-24	365,200	89,900	14%	19%	25%
Aged 25-34	425,900	82,100	16%	17%	19%
Aged 35-44	471,500	68,500	18%	14%	15%
Aged 45-54	314,300	39,600	12%	8%	13%
Aged 55-64	199,000	33,000	8%	7%	17%
Aged 65-74	152,100	21,000	6%	4%	14%
Aged 75+	91,000	18,200	3%	4%	20%
Females	1,306,000	259,100	50%	54%	20%
Males	1,306,300	222,400	50%	46%	17%
Population groups (all persons)*	**2,612,200**	**481,500**	**100%**	**100%**	**18%**
Recent immigrants	69,100	31,700	3%	7%	46%
Visible minorities	268,000	84,900	10%	18%	32%
Aboriginal identity	88,900	39,100	3%	8%	44%
With disabilities	254,500	74,500	10%	15%	29%
Education level (aged 15-64)	**1,775,800**	**313,100**	**100%**	**100%**	**18%**
Post-secondary certificate	597,600	72,600	34%	23%	12%
Secondary	407,800	73,100	23%	23%	18%
Less than secondary	770,400	167,500	43%	53%	22%
Employment activity (aged 15-64)	**1,775,800**	**313,100**	**100%**	**100%**	**18%**
Full-time, full year employment	757,200	59,500	43%	19%	8%
Part-time, full year employment	119,300	19,500	7%	6%	16%
Part-time, part year employment	589,300	131,200	33%	42%	22%
No employment in 1995	310,000	102,900	17%	33%	33%
Sources of income (non-elderly economic families)					
Average total income	$60,200	$14,400			
Average earnings	$52,800	$10,500			
Average government transfers	$4,200	$5,400			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		37,200			
Average poverty gap		$11,100			
Average market gap**		$13,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.9

Saskatchewan

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	125,700	48,300	100%	100%	38%
Non-elderly women	33,100	14,800	26%	31%	45%
Non-elderly men	45,900	17,300	37%	36%	38%
Elderly women	34,200	12,700	27%	26%	37%
Elderly men	12,400	3,500	10%	7%	28%
Economic Families	256,700	36,700	100%	100%	14%
Couples with no children < 18	118,200	7,600	46%	21%	6%
Couples with children < 18	101,000	13,200	39%	36%	13%
Lone-parent families < 18	22,600	13,100	9%	36%	58%
Other families	14,900	2,800	6%	8%	19%
Non-elderly family	204,800	34,600	80%	94%	17%
Elderly family	52,000	2,100	20%	6%	4%
Children 0-17 in families	247,200	54,600	100%	100%	22%
Aged 0-5	75,900	21,600	31%	40%	29%
Aged 6-17	171,400	32,900	69%	60%	19%
All persons	930,500	170,500	100%	100%	18%
Aged 0-14	209,000	50,100	22%	29%	24%
Aged 15-24	133,100	32,800	14%	19%	25%
Aged 25-34	126,700	25,400	14%	15%	20%
Aged 35-44	146,500	19,800	16%	12%	13%
Aged 45-54	104,200	12,400	11%	7%	12%
Aged 55-64	77,900	11,400	8%	7%	15%
Aged 65-74	73,300	7,500	8%	4%	10%
Aged 75+	59,700	11,200	6%	7%	19%
Females	470,300	93,700	51%	55%	20%
Males	460,100	76,800	49%	45%	17%
Population groups (all persons)*	930,500	170,500	100%	100%	18%
Recent immigrants	7,700	3,500	1%	2%	45%
Visible minorities	26,600	8,000	3%	5%	30%
Aboriginal identity	70,900	37,600	8%	22%	53%
With disabilities	100,400	27,000	11%	16%	27%
Education level (aged 15-64)	588,400	101,700	100%	100%	17%
Post-secondary certificate	173,000	19,100	29%	19%	11%
Secondary	128,900	22,500	22%	22%	17%
Less than secondary	286,400	60,000	49%	59%	21%
Employment activity (aged 15-64)	588,400	101,700	100%	100%	17%
Full-time, full year employment	250,700	18,600	43%	18%	7%
Part-time, full year employment	43,600	6,200	7%	6%	14%
Part-time, part year employment	187,000	37,700	32%	37%	20%
No employment in 1995	107,100	39,100	18%	38%	36%
Sources of income (non-elderly economic families)					
Average total income	$52,700	$12,400			
Average earnings	$43,900	$8,300			
Average government transfers	$4,600	$6,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		12,800			
Average poverty gap		$9,800			
Average market gap**		$13,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.10

Alberta

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**331,100**	**129,800**	100%	100%	39%
Non-elderly women	106,900	48,800	32%	38%	46%
Non-elderly men	150,200	53,300	45%	41%	35%
Elderly women	54,000	22,200	16%	17%	41%
Elderly men	19,900	5,500	6%	4%	28%
Economic Families	**715,400**	**106,600**	100%	100%	15%
Couples with no children < 18	312,600	25,900	44%	24%	8%
Couples with children < 18	300,000	40,900	42%	38%	14%
Lone-parent families < 18	59,800	30,700	8%	29%	51%
Other families	43,000	9,100	6%	9%	21%
Non-elderly family	613,500	98,600	86%	92%	16%
Elderly family	101,900	8,000	14%	8%	8%
Children 0-17 in families	**693,100**	**143,100**	100%	100%	21%
Aged 0-5	222,200	53,700	32%	38%	24%
Aged 6-17	470,900	89,400	68%	62%	19%
All persons	**2,612,200**	**481,500**	100%	100%	18%
Aged 0-14	593,400	129,200	23%	27%	22%
Aged 15-24	365,200	89,900	14%	19%	25%
Aged 25-34	425,900	82,100	16%	17%	19%
Aged 35-44	471,500	68,500	18%	14%	15%
Aged 45-54	314,300	39,600	12%	8%	13%
Aged 55-64	199,000	33,000	8%	7%	17%
Aged 65-74	152,100	21,000	6%	4%	14%
Aged 75+	91,000	18,200	3%	4%	20%
Females	1,306,000	259,100	50%	54%	20%
Males	1,306,300	222,400	50%	46%	17%
Population groups (all persons)*	**2,612,200**	**481,500**	100%	100%	18%
Recent immigrants	69,100	31,700	3%	7%	46%
Visible minorities	268,000	84,900	10%	18%	32%
Aboriginal identity	88,900	39,100	3%	8%	44%
With disabilities	254,500	74,500	10%	15%	29%
Education level (aged 15-64)	**1,775,800**	**313,100**	100%	100%	18%
Post-secondary certificate	597,600	72,600	34%	23%	12%
Secondary	407,800	73,100	23%	23%	18%
Less than secondary	770,400	167,500	43%	53%	22%
Employment activity (aged 15-64)	**1,775,800**	**313,100**	100%	100%	18%
Full-time, full year employment	757,200	59,500	43%	19%	8%
Part-time, full year employment	119,300	19,500	7%	6%	16%
Part-time, part year employment	589,300	131,200	33%	42%	22%
No employment in 1995	310,000	102,900	17%	33%	33%
Sources of income (non-elderly economic families)					
Average total income	$60,200	$14,400			
Average earnings	$52,800	$10,500			
Average government transfers	$4,200	$5,400			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		37,200			
Average poverty gap		$11,100			
Average market gap**		$13,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B1.11

British Columbia

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**543,500**	**218,500**	**100%**	**100%**	**40%**
Non-elderly women	174,400	74,800	32%	34%	43%
Non-elderly men	234,300	88,100	43%	40%	38%
Elderly women	97,300	43,400	18%	20%	45%
Elderly men	37,500	12,300	7%	6%	33%
Economic Families	**986,200**	**152,000**	**100%**	**100%**	**15%**
Couples with no children < 18	470,100	41,000	48%	27%	9%
Couples with children < 18	366,600	52,400	37%	34%	14%
Lone-parent families < 18	89,700	46,700	9%	31%	52%
Other families	59,800	12,100	6%	8%	20%
Non-elderly family	807,100	136,600	82%	90%	17%
Elderly family	179,100	15,500	18%	10%	9%
Children 0-17 in families	**842,100**	**184,700**	**100%**	**100%**	**22%**
Aged 0-5	268,700	66,400	32%	36%	25%
Aged 6-17	573,300	118,300	68%	64%	21%
All persons	**3,611,000**	**708,200**	**100%**	**100%**	**20%**
Aged 0-14	713,200	163,200	20%	23%	23%
Aged 15-24	471,600	120,800	13%	17%	26%
Aged 25-34	569,000	117,300	16%	17%	21%
Aged 35-44	621,400	107,300	17%	15%	17%
Aged 45-54	481,100	67,400	13%	10%	14%
Aged 55-64	313,900	52,400	9%	7%	17%
Aged 65-74	263,500	40,200	7%	6%	15%
Aged 75+	177,500	39,600	5%	6%	22%
Females	1,826,800	382,100	51%	54%	21%
Males	1,784,200	326,100	49%	46%	18%
Population groups (all persons)*	**3,611,000**	**708,200**	**100%**	**100%**	**20%**
Recent immigrants	215,400	106,200	6%	15%	49%
Visible minorities	657,100	210,100	18%	30%	32%
Aboriginal identity	91,600	38,500	3%	5%	42%
With disabilities	384,100	114,600	11%	16%	30%
Education level (aged 15-64)	**2,456,900**	**465,200**	**100%**	**100%**	**19%**
Post-secondary certificate	902,200	128,800	37%	28%	14%
Secondary	613,500	115,100	25%	25%	19%
Less than secondary	941,200	221,300	38%	48%	24%
Employment activity (aged 15-64)	**2,456,900**	**465,200**	**100%**	**100%**	**19%**
Full-time, full year employment	915,900	57,600	37%	12%	6%
Part-time, full year employment	150,000	21,600	6%	5%	14%
Part-time, part year employment	851,500	173,200	35%	37%	20%
No employment in 1995	539,500	212,700	22%	46%	39%
Sources of income (non-elderly economic families)					
Average total income	$61,200	$13,600			
Average earnings	$54,900	$9,600			
Average government transfers	$5,100	$6,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		51,400			
Average poverty gap		$11,200			
Average market gap**		$14,900			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.1

St. John's CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**16,700**	**7,900**	**100%**	**100%**	**47%**
Non-elderly women	6,200	3,100	37%	40%	50%
Non-elderly men	6,400	3,200	39%	40%	49%
Elderly women	3,200	1,300	19%	17%	42%
Elderly men	900	300	5%	3%	28%
Economic Families	**48,000**	**8,400**	**100%**	**100%**	**17%**
Couples with no children < 18	20,100	2,000	42%	24%	10%
Couples with children < 18	19,100	2,400	40%	29%	13%
Lone-parent families < 18	4,700	2,900	10%	34%	61%
Other families	4,100	1,100	9%	13%	26%
Non-elderly family	41,300	7,700	86%	92%	19%
Elderly family	6,700	700	14%	8%	10%
Children 0-17 in families	**41,000**	**9,200**	**100%**	**100%**	**22%**
Aged 0-5	12,100	3,000	29%	33%	25%
Aged 6-17	28,900	6,200	71%	67%	21%
All persons	**171,300**	**33,400**	**100%**	**100%**	**19%**
Aged 0-14	34,100	8,100	20%	24%	24%
Aged 15-24	27,900	7,300	16%	22%	26%
Aged 25-34	29,600	5,700	17%	17%	19%
Aged 35-44	29,200	4,400	17%	13%	15%
Aged 45-54	22,200	3,000	13%	9%	14%
Aged 55-64	12,800	2,300	7%	7%	18%
Aged 65-74	9,200	1,300	5%	4%	14%
Aged 75+	6,300	1,200	4%	4%	19%
Females	88,600	18,500	52%	55%	21%
Males	82,700	14,900	48%	45%	18%
Population groups (all persons)*	**171,300**	**33,400**	**100%**	**100%**	**19%**
Recent immigrants	900	400	1%	1%	46%
Visible minorities	2,300	600	1%	2%	27%
Aboriginal identity	600	200	0%	0%	25%
With disabilities	15,800	4,700	9%	14%	30%
Education level (aged 15-64)	**121,600**	**22,700**	**100%**	**100%**	**19%**
Post-secondary certificate	46,900	4,800	39%	21%	10%
Secondary	26,000	5,100	21%	22%	20%
Less than secondary	48,700	12,800	40%	56%	26%
Employment activity (aged 15-64)	**121,600**	**22,700**	**100%**	**100%**	**19%**
Full-time, full year employment	46,600	2,000	38%	9%	4%
Part-time, full year employment	5,900	900	5%	4%	16%
Part-time, part year employment	34,900	6,400	29%	28%	18%
No employment in 1995	34,300	13,400	28%	59%	39%
Sources of income (non-elderly economic families)					
Average total income	$54,600	$12,000			
Average earnings	$48,800	$7,800			
Average government transfers	$6,500	$7,600			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,200			
Average poverty gap		$10,200			
Average market gap**		$14,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.2

Halifax CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**45,700**	**18,100**	**100%**	**100%**	**40%**
Non-elderly women	17,600	7,500	38%	41%	43%
Non-elderly men	18,200	7,200	40%	40%	39%
Elderly women	7,800	2,800	17%	15%	36%
Elderly men	2,200	700	5%	4%	32%
Economic Families	**92,000**	**13,400**	**100%**	**100%**	**15%**
Couples with no children < 18	41,700	3,000	45%	22%	7%
Couples with children < 18	34,300	3,500	37%	26%	10%
Lone-parent families < 18	9,400	5,500	10%	41%	59%
Other families	6,700	1,400	7%	10%	21%
Non-elderly family	79,400	12,500	86%	93%	16%
Elderly family	12,600	900	14%	7%	8%
Children 0-17 in families	**76,000**	**15,800**	**100%**	**100%**	**21%**
Aged 0-5	25,500	6,000	34%	38%	24%
Aged 6-17	50,500	9,800	66%	62%	19%
All persons	**327,600**	**58,300**	**100%**	**100%**	**18%**
Aged 0-14	65,900	14,400	20%	25%	22%
Aged 15-24	45,200	12,300	14%	21%	27%
Aged 25-34	59,100	10,400	18%	18%	18%
Aged 35-44	58,100	8,000	18%	14%	14%
Aged 45-54	42,900	4,800	13%	8%	11%
Aged 55-64	25,200	3,800	8%	7%	15%
Aged 65-74	18,800	2,400	6%	4%	13%
Aged 75+	12,500	2,300	4%	4%	19%
Females	169,300	32,500	52%	56%	19%
Males	158,300	25,800	48%	44%	16%
Population groups (all persons)*	**327,600**	**58,300**	**100%**	**100%**	**18%**
Recent immigrants	4,800	2,400	1%	4%	50%
Visible minorities	22,100	8,500	7%	15%	38%
Aboriginal identity	1,900	500	1%	1%	27%
With disabilities	36,100	10,300	11%	18%	29%
Education level (aged 15-64)	**230,500**	**39,300**	**100%**	**100%**	**17%**
Post-secondary certificate	97,100	11,500	42%	29%	12%
Secondary	47,400	8,500	21%	22%	18%
Less than secondary	86,000	19,300	37%	49%	22%
Employment activity (aged 15-64)	**230,500**	**39,300**	**100%**	**100%**	**17%**
Full-time, full year employment	98,400	5,200	43%	13%	5%
Part-time, full year employment	15,600	2,300	7%	6%	15%
Part-time, part year employment	65,000	14,200	28%	36%	22%
No employment in 1995	51,500	17,600	22%	45%	34%
Sources of income (non-elderly economic families)					
Average total income	$56,200	$12,300			
Average earnings	$49,700	$8,200			
Average government transfers	$5,000	$6,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,600			
Average poverty gap		$9,900			
Average market gap**		$14,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.3

Cape Breton CA / Cape Breton County

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**10,900**	**5,400**	**100%**	**100%**	**50%**
Non-elderly women	2,600	1,600	24%	29%	62%
Non-elderly men	3,500	1,600	32%	29%	46%
Elderly women	3,600	1,900	33%	35%	53%
Elderly men	1,200	400	11%	7%	30%
Economic Families	**32,200**	**7,400**	**100%**	**100%**	**23%**
Couples with no children < 18	13,600	1,600	42%	21%	12%
Couples with children < 18	10,700	1,700	33%	23%	16%
Lone-parent families < 18	4,000	3,100	13%	42%	77%
Other families	3,800	1,100	12%	14%	27%
Non-elderly family	25,400	6,700	79%	91%	27%
Elderly family	6,700	700	21%	9%	10%
Children 0-17 in families	**26,600**	**8,900**	**100%**	**100%**	**34%**
Aged 0-5	7,500	3,100	28%	35%	42%
Aged 6-17	19,100	5,800	72%	65%	30%
All persons	**113,000**	**28,200**	**100%**	**100%**	**25%**
Aged 0-14	22,300	7,800	20%	27%	35%
Aged 15-24	16,500	4,400	15%	15%	26%
Aged 25-34	14,300	3,700	13%	13%	26%
Aged 35-44	18,100	4,100	16%	14%	23%
Aged 45-54	15,100	2,500	13%	9%	17%
Aged 55-64	11,000	2,700	10%	9%	24%
Aged 65-74	9,000	1,600	8%	6%	18%
Aged 75+	6,800	1,500	6%	5%	22%
Females	58,800	16,400	52%	58%	28%
Males	54,200	11,800	48%	42%	22%
Population groups (all persons)*	**113,000**	**28,200**	**100%**	**100%**	**25%**
Recent immigrants	100	0	0%	0%	12%
Visible minorities	1,400	400	1%	2%	31%
Aboriginal identity	500	300	0%	1%	48%
With disabilities	21,500	7,000	19%	25%	33%
Education level (aged 15-64)	**74,900**	**17,300**	**100%**	**100%**	**23%**
Post-secondary certificate	20,700	2,500	28%	15%	12%
Secondary	14,100	2,800	19%	16%	20%
Less than secondary	40,100	12,100	54%	70%	30%
Employment activity (aged 15-64)	**74,900**	**17,300**	**100%**	**100%**	**23%**
Full-time, full year employment	18,300	900	24%	5%	5%
Part-time, full year employment	2,800	500	4%	3%	17%
Part-time, part year employment	24,500	3,700	33%	21%	15%
No employment in 1995	29,400	12,300	39%	71%	42%
Sources of income (non-elderly economic families)					
Average total income	$42,300	$12,100			
Average earnings	$36,500	$6,200			
Average government transfers	$9,100	$8,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,300			
Average poverty gap		$9,200			
Average market gap**		$14,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.4

Saint John CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**14,400**	**6,200**	**100%**	**100%**	**43%**
Non-elderly women	4,500	2,200	31%	36%	50%
Non-elderly men	5,000	2,000	35%	33%	40%
Elderly women	3,700	1,600	26%	26%	43%
Elderly men	1,200	300	8%	5%	28%
Economic Families	**35,200**	**6,200**	**100%**	**100%**	**18%**
Couples with no children < 18	15,300	1,300	43%	21%	9%
Couples with children < 18	13,300	1,700	38%	28%	13%
Lone-parent families < 18	3,700	2,400	10%	39%	66%
Other families	2,900	700	8%	12%	25%
Non-elderly family	29,500	5,700	84%	91%	19%
Elderly family	5,700	500	16%	8%	9%
Children 0-17 in families	**30,200**	**7,200**	**100%**	**100%**	**24%**
Aged 0-5	9,500	2,900	31%	40%	30%
Aged 6-17	20,700	4,300	69%	60%	21%
All persons	**123,700**	**24,800**	**100%**	**100%**	**20%**
Aged 0-14	25,500	6,400	21%	26%	25%
Aged 15-24	17,700	4,400	14%	18%	25%
Aged 25-34	19,000	3,800	15%	15%	20%
Aged 35-44	20,600	3,400	17%	14%	16%
Aged 45-54	16,000	2,200	13%	9%	14%
Aged 55-64	10,200	1,900	8%	7%	18%
Aged 65-74	8,400	1,300	7%	5%	16%
Aged 75+	6,300	1,400	5%	5%	22%
Females	63,900	14,100	52%	57%	22%
Males	59,800	10,700	48%	43%	18%
Population groups (all persons)*	**123,700**	**24,800**	**100%**	**100%**	**20%**
Recent immigrants	200	0	0%	0%	15%
Visible minorities	2,500	900	2%	4%	34%
Aboriginal identity	600	200	1%	1%	39%
With disabilities	15,900	5,300	13%	21%	33%
Education level (aged 15-64)	**83,400**	**15,700**	**100%**	**100%**	**19%**
Post-secondary certificate	26,700	2,700	32%	17%	10%
Secondary	22,300	3,800	27%	24%	17%
Less than secondary	34,400	9,200	41%	59%	27%
Employment activity (aged 15-64)	**83,400**	**15,700**	**100%**	**100%**	**19%**
Full-time, full year employment	31,000	1,700	37%	11%	5%
Part-time, full year employment	5,000	800	6%	5%	15%
Part-time, part year employment	24,900	4,800	30%	31%	19%
No employment in 1995	22,400	8,400	27%	54%	38%
Sources of income (non-elderly economic families)					
Average total income	$51,400	$11,900			
Average earnings	$46,400	$7,200			
Average government transfers	$5,800	$7,100			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,200			
Average poverty gap		$9,900			
Average market gap**		$14,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.5

Chicoutimi-Jonquiere CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**16,300**	**8,400**	**100%**	**100%**	**51%**
Non-elderly women	5,600	3,100	34%	37%	56%
Non-elderly men	6,400	2,900	39%	35%	45%
Elderly women	3,200	1,900	20%	23%	61%
Elderly men	1,100	400	7%	5%	39%
Economic Families	**45,600**	**8,500**	**100%**	**100%**	**19%**
Couples with no children < 18	19,000	2,900	42%	34%	15%
Couples with children < 18	19,200	2,500	42%	29%	13%
Lone-parent families < 18	3,800	2,100	8%	25%	55%
Other families	3,600	1,000	8%	12%	28%
Non-elderly family	38,800	7,400	85%	87%	19%
Elderly family	6,800	1,100	15%	13%	16%
Children 0-17 in families	**39,300**	**7,400**	**100%**	**100%**	**19%**
Aged 0-5	11,500	2,600	29%	35%	22%
Aged 6-17	27,900	4,900	71%	65%	17%
All persons	**157,700**	**32,600**	**100%**	**100%**	**21%**
Aged 0-14	31,200	6,100	20%	19%	20%
Aged 15-24	24,000	5,500	15%	17%	23%
Aged 25-34	21,200	4,900	13%	15%	23%
Aged 35-44	29,500	4,900	19%	15%	17%
Aged 45-54	22,000	3,500	14%	11%	16%
Aged 55-64	14,300	3,900	9%	12%	27%
Aged 65-74	10,700	2,600	7%	8%	24%
Aged 75+	4,700	1,400	3%	4%	29%
Females	79,600	17,900	50%	55%	22%
Males	78,100	14,700	50%	45%	19%
Population groups (all persons)*	**157,700**	**32,600**	**100%**	**100%**	**21%**
Recent immigrants	300	0	0%	0%	11%
Visible minorities	700	100	0%	0%	16%
Aboriginal identity	1,200	400	1%	1%	36%
With disabilities	10,100	4,000	6%	12%	40%
Education level (aged 15-64)	**111,000**	**22,600**	**100%**	**100%**	**20%**
Post-secondary certificate	35,400	4,500	32%	20%	13%
Secondary	30,000	5,600	27%	25%	19%
Less than secondary	45,700	12,500	41%	55%	27%
Employment activity (aged 15-64)	**111,000**	**22,600**	**100%**	**100%**	**20%**
Full-time, full year employment	34,700	1,800	31%	8%	5%
Part-time, full year employment	5,900	900	5%	4%	16%
Part-time, part year employment	32,100	6,000	29%	27%	19%
No employment in 1995	38,300	13,800	34%	61%	36%
Sources of income (non-elderly economic families)					
Average total income	$49,200	$10,900			
Average earnings	$45,100	$6,700			
Average government transfers	$5,600	$6,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,200			
Average poverty gap		$10,400			
Average market gap**		$13,800			

* Population groups not mutually exclusive **Market gap based on income of market-poor families

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.6

Quebec CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**104,400**	**53,700**	**100%**	**100%**	**51%**
Non-elderly women	39,600	19,900	38%	37%	50%
Non-elderly men	41,200	19,300	39%	36%	47%
Elderly women	18,600	12,100	18%	23%	65%
Elderly men	5,000	2,500	5%	5%	50%
Economic Families	**186,200**	**34,600**	**100%**	**100%**	**19%**
Couples with no children < 18	83,600	12,200	45%	35%	15%
Couples with children < 18	69,200	9,400	37%	27%	14%
Lone-parent families < 18	17,400	8,700	9%	25%	50%
Other families	15,900	4,300	9%	13%	27%
Non-elderly family	158,700	29,300	85%	85%	18%
Elderly family	27,500	5,400	15%	15%	20%
Children 0-17 in families	**144,000**	**29,700**	**100%**	**100%**	**21%**
Aged 0-5	47,300	11,100	33%	37%	23%
Aged 6-17	96,700	18,600	67%	63%	19%
All persons	657,700	149,800	100%	100%	23%
Aged 0-14	117,300	25,200	18%	17%	21%
Aged 15-24	93,400	25,100	14%	17%	27%
Aged 25-34	102,800	24,400	16%	16%	24%
Aged 35-44	118,800	20,900	18%	14%	18%
Aged 45-54	98,400	16,200	15%	11%	16%
Aged 55-64	58,400	15,200	9%	10%	26%
Aged 65-74	43,900	13,400	7%	9%	31%
Aged 75+	24,700	9,500	4%	6%	38%
Females	339,100	83,900	52%	56%	25%
Males	318,600	65,900	48%	44%	21%
Population groups (all persons)*	**657,700**	**149,800**	**100%**	**100%**	**23%**
Recent immigrants	5,100	2,800	1%	2%	55%
Visible minorities	9,600	4,700	1%	3%	49%
Aboriginal identity	2,400	1,200	0%	1%	50%
With disabilities	40,400	18,700	6%	12%	46%
Education level (aged 15-64)	**471,800**	**101,700**	**100%**	**100%**	**22%**
Post-secondary certificate	183,200	28,200	39%	28%	15%
Secondary	130,100	26,800	28%	26%	21%
Less than secondary	158,500	46,600	34%	46%	29%
Employment activity (aged 15-64)	**471,800**	**101,700**	**100%**	**100%**	**22%**
Full-time, full year employment	178,800	13,000	38%	13%	7%
Part-time, full year employment	27,700	5,500	6%	5%	20%
Part-time, part year employment	142,100	32,100	30%	32%	23%
No employment in 1995	123,200	51,200	26%	50%	42%
Sources of income (non-elderly economic families)					
Average total income	$54,700	$14,400			
Average earnings	$49,500	$10,400			
Average government transfers	$5,000	$6,400			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		10,700			
Average poverty gap		$10,800			
Average market gap**		$14,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.7

Sherbrooke CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**24,100**	**12,400**	**100%**	**100%**	**52%**
Non-elderly women	8,700	4,800	36%	38%	54%
Non-elderly men	10,000	5,000	41%	40%	50%
Elderly women	4,100	2,100	17%	17%	52%
Elderly men	1,300	600	5%	5%	44%
Economic Families	**40,000**	**7,100**	**100%**	**100%**	**18%**
Couples with no children < 18	17,800	2,000	44%	28%	11%
Couples with children < 18	14,800	2,000	37%	28%	13%
Lone-parent families < 18	4,700	2,500	12%	35%	52%
Other families	2,700	700	7%	9%	24%
Non-elderly family	34,500	6,600	86%	93%	19%
Elderly family	5,500	500	14%	7%	9%
Children 0-17 in families	**33,700**	**7,400**	**100%**	**100%**	**22%**
Aged 0-5	10,800	2,700	32%	36%	25%
Aged 6-17	22,900	4,800	68%	64%	21%
All persons	**142,600**	**32,400**	**100%**	**100%**	**23%**
Aged 0-14	27,500	6,400	19%	20%	23%
Aged 15-24	22,300	6,800	16%	21%	31%
Aged 25-34	21,900	4,900	15%	15%	23%
Aged 35-44	24,600	4,900	17%	15%	20%
Aged 45-54	19,900	3,400	14%	10%	17%
Aged 55-64	11,700	2,600	8%	8%	22%
Aged 65-74	9,400	1,800	7%	6%	19%
Aged 75+	5,300	1,600	4%	5%	30%
Females	73,400	18,000	51%	55%	25%
Males	69,200	14,400	49%	44%	21%
Population groups (all persons)*	**142,600**	**32,400**	**100%**	**100%**	**23%**
Recent immigrants	2,100	1,400	1%	4%	66%
Visible minorities	2,900	1,400	2%	4%	48%
Aboriginal identity	400	200	0%	1%	61%
With disabilities	10,800	4,800	8%	15%	44%
Education level (aged 15-64)	**100,400**	**22,600**	**100%**	**100%**	**22%**
Post-secondary certificate	38,300	6,700	38%	30%	18%
Secondary	25,500	5,300	25%	24%	21%
Less than secondary	36,600	10,500	36%	47%	29%
Employment activity (aged 15-64)	**100,400**	**22,600**	**100%**	**100%**	**23%**
Full-time, full year employment	35,000	2,400	35%	10%	7%
Part-time, full year employment	6,800	1,300	7%	6%	19%
Part-time, part year employment	32,400	7,500	32%	33%	23%
No employment in 1995	26,200	11,400	26%	51%	44%
Sources of income (non-elderly economic families)					
Average total income	$49,100	$12,300			
Average earnings	$43,900	$7,500			
Average government transfers	$5,200	$6,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,200			
Average poverty gap		$9,100			
Average market gap**		$13,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.8

Trois-Rivieres CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**21,300**	**11,400**	**100%**	**100%**	**53%**
Non-elderly women	7,600	4,300	36%	38%	57%
Non-elderly men	8,200	4,000	38%	35%	49%
Elderly women	4,300	2,500	20%	22%	59%
Elderly men	1,300	500	6%	5%	43%
Economic Families	**39,000**	**7,400**	**100%**	**100%**	**19%**
Couples with no children < 18	17,800	2,300	46%	31%	13%
Couples with children < 18	14,200	1,900	36%	26%	13%
Lone-parent families < 18	4,200	2,500	11%	34%	60%
Other families	2,900	700	7%	9%	24%
Non-elderly family	32,800	6,600	84%	89%	20%
Elderly family	6,200	800	16%	11%	13%
Children 0-17 in families	**30,700**	**7,200**	**100%**	**100%**	**23%**
Aged 0-5	9,700	2,600	32%	36%	27%
Aged 6-17	20,900	4,600	68%	64%	22%
All persons	**136,200**	**31,900**	**100%**	**100%**	**23%**
Aged 0-14	24,800	6,100	18%	19%	25%
Aged 15-24	19,000	5,400	14%	17%	28%
Aged 25-34	19,400	4,900	14%	15%	25%
Aged 35-44	24,100	4,600	18%	14%	19%
Aged 45-54	19,700	3,600	14%	11%	18%
Aged 55-64	13,300	3,200	10%	10%	24%
Aged 65-74	10,500	2,600	8%	8%	24%
Aged 75+	5,400	1,700	4%	5%	31%
Females	70,100	18,100	51%	57%	26%
Males	66,100	13,800	49%	43%	21%
Population groups (all persons)*	**136,200**	**31,900**	**100%**	**100%**	**23%**
Recent immigrants	500	200	0%	0%	33%
Visible minorities	1,200	500	1%	1%	39%
Aboriginal identity	600	200	0%	1%	41%
With disabilities	10,000	4,600	7%	14%	46%
Education level (aged 15-64)	**95,500**	**21,600**	**100%**	**100%**	**23%**
Post-secondary certificate	33,400	4,900	35%	23%	15%
Secondary	26,500	5,500	28%	26%	21%
Less than secondary	35,600	11,200	37%	52%	31%
Employment activity (aged 15-64)	**95,500**	**21,600**	**100%**	**100%**	**23%**
Full-time, full year employment	30,600	1,800	32%	8%	6%
Part-time, full year employment	5,600	900	6%	4%	17%
Part-time, part year employment	29,400	6,200	31%	29%	21%
No employment in 1995	29,900	12,600	31%	58%	42%
Sources of income (non-elderly economic families)					
Average total income	$49,700	$12,000			
Average earnings	$45,600	$7,100			
Average government transfers	$5,500	$6,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,300			
Average poverty gap		$9,400			
Average market gap**		$13,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.9

Montreal CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**512,200**	**266,300**	**100%**	**100%**	**52%**
Non-elderly women	180,900	88,300	35%	33%	49%
Non-elderly men	208,400	101,500	41%	38%	49%
Elderly women	94,100	61,200	18%	23%	65%
Elderly men	28,800	15,300	6%	6%	53%
Economic Families	**903,900**	**204,700**	**100%**	**100%**	**23%**
Couples with no children < 18	398,400	59,700	44%	29%	15%
Couples with children < 18	331,300	65,000	37%	32%	20%
Lone-parent families < 18	95,700	56,900	11%	28%	59%
Other families	78,500	23,000	9%	11%	29%
Non-elderly family	759,900	176,900	84%	86%	23%
Elderly family	144,000	27,800	16%	14%	19%
Children 0-17 in families	**737,400**	**219,100**	**100%**	**100%**	**30%**
Aged 0-5	261,000	84,200	35%	38%	32%
Aged 6-17	476,500	134,900	65%	62%	28%
All persons	**3,270,700**	**892,900**	**100%**	**100%**	**27%**
Aged 0-14	623,200	192,900	19%	22%	31%
Aged 15-24	427,700	135,000	13%	15%	32%
Aged 25-34	541,500	149,800	17%	17%	28%
Aged 35-44	568,600	131,700	17%	15%	23%
Aged 45-54	444,400	86,800	14%	10%	20%
Aged 55-64	300,100	76,100	9%	9%	25%
Aged 65-74	232,800	69,300	7%	8%	30%
Aged 75+	132,400	51,200	4%	6%	39%
Females	1,683,000	486,100	51%	54%	29%
Males	1,587,700	406,700	49%	46%	26%
Population groups (all persons)*	**3,270,700**	**892,900**	**100%**	**100%**	**27%**
Recent immigrants	134,000	85,200	4%	10%	64%
Visible minorities	399,600	212,800	12%	24%	53%
Aboriginal identity	9,300	4,000	0%	0%	43%
With disabilities	228,600	103,500	7%	12%	45%
Education level (aged 15-64)	**2,282,300**	**579,500**	**100%**	**100%**	**25%**
Post-secondary certificate	866,800	154,600	38%	27%	18%
Secondary	607,300	146,800	27%	25%	24%
Less than secondary	808,100	278,100	35%	48%	34%
Employment activity (aged 15-64)	**2,282,300**	**579,500**	**100%**	**100%**	**25%**
Full-time, full year employment	865,800	74,800	38%	13%	9%
Part-time, full year employment	114,500	22,100	5%	4%	19%
Part-time, part year employment	664,100	171,000	29%	30%	26%
No employment in 1995	637,800	311,500	28%	54%	49%
Sources of income (non-elderly economic families)					
Average total income	$55,000	$14,300			
Average earnings	$50,700	$10,500			
Average government transfers	$5,300	$7,000			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		73,100			
Average poverty gap		$12,300			
Average market gap**		$16,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.10

Ottawa-Hull CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	141,400	55,900	100%	100%	40%
Non-elderly women	52,100	20,800	37%	37%	40%
Non-elderly men	60,200	23,100	43%	41%	38%
Elderly women	22,600	9,700	16%	17%	43%
Elderly men	6,500	2,200	5%	4%	34%
Economic Families	274,200	41,700	100%	100%	15%
Couples with no children < 18	119,700	9,800	44%	24%	8%
Couples with children < 18	106,900	14,000	39%	33%	13%
Lone-parent families < 18	27,200	13,700	10%	33%	50%
Other families	20,400	4,200	7%	10%	21%
Non-elderly family	235,700	38,200	86%	92%	16%
Elderly family	38,500	3,500	14%	8%	9%
Children 0-17 in families	240,600	52,500	100%	100%	22%
Aged 0-5	82,100	20,400	34%	39%	25%
Aged 6-17	158,500	32,100	66%	61%	20%
All persons	993,400	187,800	100%	100%	19%
Aged 0-14	206,300	47,300	21%	25%	23%
Aged 15-24	131,400	34,400	13%	18%	26%
Aged 25-34	171,100	34,700	17%	18%	20%
Aged 35-44	178,700	26,700	18%	14%	15%
Aged 45-54	133,800	15,200	13%	8%	11%
Aged 55-64	78,300	12,000	8%	6%	15%
Aged 65-74	59,300	9,700	6%	5%	16%
Aged 75+	34,600	7,800	3%	4%	23%
Females	507,200	101,900	51%	54%	20%
Males	486,200	85,900	49%	46%	18%
Population groups (all persons)*	993,400	187,800	100%	100%	19%
Recent immigrants	37,700	21,600	4%	11%	57%
Visible minorities	114,500	48,400	12%	26%	42%
Aboriginal identity	10,900	4,100	1%	2%	37%
With disabilities	92,700	29,100	9%	15%	31%
Education level (aged 15-64)	693,300	122,900	100%	100%	18%
Post-secondary certificate	306,100	34,400	44%	28%	11%
Secondary	178,500	33,200	26%	27%	19%
Less than secondary	208,700	55,300	30%	45%	27%
Employment activity (aged 15-64)	693,300	122,900	100%	100%	18%
Full-time, full year employment	309,300	14,800	45%	12%	5%
Part-time, full year employment	42,300	7,600	6%	6%	18%
Part-time, part year employment	190,800	40,100	28%	33%	21%
No employment in 1995	150,800	60,400	22%	49%	40%
Sources of income (non-elderly economic families)					
Average total income	$66,400	$14,800			
Average earnings	$59,800	$10,300			
Average government transfers	$5,300	$8,200			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		14,000			
Average poverty gap		$11,600			
Average market gap**		$17,000			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.11

Oshawa CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	24,000	7,800	100%	100%	32%
Non-elderly women	7,400	2,600	31%	34%	36%
Non-elderly men	9,700	2,700	40%	34%	27%
Elderly women	5,200	2,100	22%	27%	40%
Elderly men	1,700	400	7%	5%	23%
Economic Families	74,800	8,000	100%	100%	11%
Couples with no children < 18	31,200	1,600	42%	20%	5%
Couples with children < 18	32,200	2,400	43%	30%	8%
Lone-parent families < 18	7,100	3,400	9%	42%	48%
Other families	4,300	600	6%	7%	14%
Non-elderly family	64,700	7,600	87%	94%	12%
Elderly family	10,100	500	13%	6%	5%
Children 0-17 in families	73,000	10,900	100%	100%	15%
Aged 0-5	26,200	4,500	36%	41%	17%
Aged 6-17	46,800	6,400	64%	59%	14%
All persons	265,500	32,800	100%	100%	12%
Aged 0-14	63,300	9,800	24%	30%	16%
Aged 15-24	33,800	5,400	13%	16%	16%
Aged 25-34	44,200	5,400	17%	16%	12%
Aged 35-44	46,700	4,200	18%	13%	9%
Aged 45-54	32,800	2,700	12%	8%	8%
Aged 55-64	20,000	2,200	8%	7%	11%
Aged 65-74	15,900	1,700	6%	5%	11%
Aged 75+	8,700	1,400	3%	4%	16%
Females	134,200	18,600	51%	57%	14%
Males	131,400	14,200	49%	43%	11%
Population groups (all persons)*	265,500	32,800	100%	100%	12%
Recent immigrants	3,800	900	1%	3%	25%
Visible minorities	15,800	3,000	6%	9%	19%
Aboriginal identity	2,100	400	1%	1%	21%
With disabilities	27,300	5,800	10%	18%	21%
Education level (aged 15-64)	177,600	19,800	100%	100%	11%
Post-secondary certificate	59,800	3,600	34%	18%	6%
Secondary	47,100	4,800	27%	24%	10%
Less than secondary	70,700	11,400	40%	58%	16%
Employment activity (aged 15-64)	177,600	19,800	100%	100%	11%
Full-time, full year employment	80,000	2,700	45%	14%	3%
Part-time, full year employment	11,400	1,000	6%	5%	9%
Part-time, part year employment	46,800	5,600	26%	28%	12%
No employment in 1995	39,400	10,500	22%	53%	27%
Sources of income (non-elderly economic families)					
Average total income	$66,300	$12,700			
Average earnings	$62,100	$7,900			
Average government transfers	$5,400	$7,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,900			
Average poverty gap		$10,000			
Average market gap**		$15,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.12

Toronto CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**483,400**	**189,700**	**100%**	**100%**	**39%**
Non-elderly women	173,000	63,300	36%	33%	37%
Non-elderly men	195,900	69,100	41%	36%	35%
Elderly women	86,500	45,000	18%	24%	52%
Elderly men	28,100	12,300	6%	6%	44%
Economic Families	**1,113,200**	**207,000**	**100%**	**100%**	**19%**
Couples with no children < 18	470,400	52,900	42%	26%	11%
Couples with children < 18	452,800	79,300	41%	38%	18%
Lone-parent families < 18	97,800	54,300	9%	26%	56%
Other families	92,200	20,500	8%	10%	22%
Non-elderly family	925,500	179,800	83%	87%	19%
Elderly family	187,800	27,200	17%	13%	14%
Children 0-17 in families	**994,600**	**253,000**	**100%**	**100%**	**25%**
Aged 0-5	350,000	96,400	35%	38%	28%
Aged 6-17	644,600	156,600	65%	62%	24%
All persons	**4,215,000**	**890,700**	**100%**	**100%**	**21%**
Aged 0-14	853,900	223,700	20%	25%	26%
Aged 15-24	549,700	133,900	13%	15%	24%
Aged 25-34	746,400	152,100	18%	17%	20%
Aged 35-44	720,000	137,800	17%	15%	19%
Aged 45-54	544,000	79,900	13%	9%	15%
Aged 55-64	360,900	61,800	9%	7%	17%
Aged 65-74	279,600	57,600	7%	6%	21%
Aged 75+	160,400	43,800	4%	5%	27%
Females	2,159,700	482,900	51%	54%	22%
Males	2,055,200	407,800	49%	46%	20%
Population groups (all persons)*	**4,215,000**	**890,700**	**100%**	**100%**	**21%**
Recent immigrants	439,400	214,300	10%	24%	49%
Visible minorities	1,331,600	458,200	32%	51%	34%
Aboriginal identity	15,000	5,100	0%	1%	34%
With disabilities	397,800	125,700	9%	14%	32%
Education level (aged 15-64)	**2,921,000**	**565,600**	**100%**	**100%**	**19%**
Post-secondary certificate	1,165,000	157,600	40%	28%	14%
Secondary	727,800	147,200	25%	26%	20%
Less than secondary	1,028,200	260,800	35%	46%	25%
Employment activity (aged 15-64)	**2,921,000**	**565,600**	**100%**	**100%**	**19%**
Full-time, full year employment	1,260,600	82,500	43%	15%	7%
Part-time, full year employment	150,100	22,600	5%	4%	15%
Part-time, part year employment	813,500	169,400	28%	30%	21%
No employment in 1995	696,800	291,100	24%	51%	42%
Sources of income (non-elderly economic families)					
Average total income	$69,400	$15,000			
Average earnings	$62,600	$11,600			
Average government transfers	$5,300	$7,000			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		73,300			
Average poverty gap		$13,100			
Average market gap**		$17,300			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.13

Hamilton CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	72,300	32,500	100%	100%	45%
Non-elderly women	21,800	9,500	30%	29%	44%
Non-elderly men	26,400	10,400	37%	32%	39%
Elderly women	18,400	10,200	25%	31%	56%
Elderly men	5,800	2,400	8%	7%	41%
Economic Families	173,800	27,600	100%	100%	16%
Couples with no children < 18	83,100	8,000	48%	29%	10%
Couples with children < 18	63,400	7,900	37%	29%	12%
Lone-parent families < 18	15,200	9,100	9%	33%	60%
Other families	12,100	2,600	7%	9%	21%
Non-elderly family	140,400	23,600	81%	86%	17%
Elderly family	33,400	3,900	19%	14%	12%
Children 0-17 in families	145,200	32,500	100%	100%	22%
Aged 0-5	48,800	12,500	34%	39%	26%
Aged 6-17	96,400	20,000	66%	61%	21%
All persons	616,000	117,100	100%	100%	19%
Aged 0-14	124,200	29,300	20%	25%	24%
Aged 15-24	78,700	17,300	13%	15%	22%
Aged 25-34	95,300	17,700	15%	15%	19%
Aged 35-44	99,800	15,400	16%	13%	15%
Aged 45-54	79,600	9,600	13%	8%	12%
Aged 55-64	57,000	8,900	9%	8%	16%
Aged 65-74	51,300	9,900	8%	8%	19%
Aged 75+	30,100	9,000	5%	8%	30%
Females	315,300	66,200	51%	56%	21%
Males	300,700	51,000	49%	44%	17%
Population groups (all persons)*	616,000	117,100	100%	100%	19%
Recent immigrants	17,900	8,500	3%	7%	47%
Visible minorities	48,500	18,200	8%	16%	38%
Aboriginal identity	5,300	2,300	1%	2%	44%
With disabilities	73,500	23,900	12%	20%	33%
Education level (aged 15-64)	410,500	68,900	100%	100%	17%
Post-secondary certificate	148,500	15,200	36%	22%	10%
Secondary	104,500	16,800	25%	24%	16%
Less than secondary	157,400	36,900	38%	54%	23%
Employment activity (aged 15-64)	410,500	68,900	100%	100%	17%
Full-time, full year employment	174,400	9,000	42%	13%	5%
Part-time, full year employment	29,800	3,800	7%	5%	13%
Part-time, part year employment	112,100	20,200	27%	29%	18%
No employment in 1995	94,200	35,900	23%	52%	38%
Sources of income (non-elderly economic families)					
Average total income	$65,400	$15,000			
Average earnings	$59,300	$10,100			
Average government transfers	$5,400	$8,100			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		8,400			
Average poverty gap		$11,800			
Average market gap**		$17,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.14

St. Catharines-Niagara CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	43,600	17,500	100%	100%	40%
Non-elderly women	12,300	5,700	28%	32%	46%
Non-elderly men	14,700	5,700	34%	32%	39%
Elderly women	12,700	5,100	29%	29%	40%
Elderly men	3,900	1,000	9%	6%	26%
Economic Families	106,400	13,800	100%	100%	13%
Couples with no children < 18	53,000	3,300	50%	24%	6%
Couples with children < 18	35,900	3,900	34%	28%	11%
Lone-parent families < 18	9,700	5,400	9%	39%	55%
Other families	7,700	1,200	7%	9%	15%
Non-elderly family	82,800	12,700	78%	92%	15%
Elderly family	23,500	1,100	22%	8%	4%
Children 0-17 in families	84,300	16,800	100%	100%	20%
Aged 0-5	27,500	6,600	33%	39%	24%
Aged 6-17	56,800	10,200	67%	61%	18%
All persons	366,000	58,800	100%	100%	16%
Aged 0-14	71,500	15,100	20%	26%	21%
Aged 15-24	46,600	9,400	13%	16%	20%
Aged 25-34	51,400	9,100	14%	16%	18%
Aged 35-44	56,500	7,700	15%	13%	14%
Aged 45-54	47,400	5,200	13%	9%	11%
Aged 55-64	36,100	4,800	10%	8%	13%
Aged 65-74	35,400	3,900	10%	7%	11%
Aged 75+	21,000	3,700	6%	6%	17%
Females	188,200	34,000	51%	58%	18%
Males	177,800	24,800	49%	42%	14%
Population groups (all persons)*	366,000	58,800	100%	100%	16%
Recent immigrants	5,600	2,200	2%	4%	38%
Visible minorities	12,800	4,100	3%	7%	32%
Aboriginal identity	3,800	1,500	1%	2%	39%
With disabilities	48,600	12,300	13%	21%	25%
Education level (aged 15-64)	238,000	36,200	100%	100%	15%
Post-secondary certificate	76,400	7,100	32%	20%	9%
Secondary	65,400	9,300	27%	26%	14%
Less than secondary	96,300	19,800	40%	55%	21%
Employment activity (aged 15-64)	238,000	36,200	100%	100%	15%
Full-time, full year employment	91,000	4,200	38%	12%	5%
Part-time, full year employment	18,200	2,100	8%	6%	12%
Part-time, part year employment	72,200	11,600	30%	32%	16%
No employment in 1995	56,600	18,300	24%	50%	32%
Sources of income (non-elderly economic families)					
Average total income	$57,500	$12,900			
Average earnings	$51,700	$7,800			
Average government transfers	$5,900	$7,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,300			
Average poverty gap		$9,400			
Average market gap**		$14,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.15

Kitchener CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	43,800	15,100	100%	100%	34%
Non-elderly women	14,300	5,500	33%	37%	39%
Non-elderly men	18,300	5,900	42%	39%	32%
Elderly women	8,800	3,100	20%	20%	35%
Elderly men	2,400	500	5%	4%	22%
Economic Families	105,300	12,800	100%	100%	12%
Couples with no children < 18	46,400	2,900	44%	22%	6%
Couples with children < 18	43,000	4,100	41%	32%	10%
Lone-parent families < 18	9,500	4,900	9%	38%	51%
Other families	6,400	900	6%	7%	15%
Non-elderly family	89,400	12,000	85%	94%	13%
Elderly family	15,800	700	15%	6%	5%
Children 0-17 in families	97,200	17,000	100%	100%	18%
Aged 0-5	33,400	6,500	34%	38%	19%
Aged 6-17	63,800	10,500	66%	62%	17%
All persons	378,400	55,300	100%	100%	15%
Aged 0-14	82,800	15,200	22%	27%	18%
Aged 15-24	53,500	10,900	14%	20%	20%
Aged 25-34	64,700	9,500	17%	17%	15%
Aged 35-44	62,600	7,300	17%	13%	12%
Aged 45-54	46,600	4,200	12%	8%	9%
Aged 55-64	29,500	3,500	8%	6%	12%
Aged 65-74	24,300	2,300	6%	4%	9%
Aged 75+	14,400	2,300	4%	4%	16%
Females	192,000	30,800	51%	56%	16%
Males	186,300	24,400	49%	44%	13%
Population groups (all persons)*	378,400	55,300	100%	100%	15%
Recent immigrants	12,500	5,100	3%	9%	41%
Visible minorities	33,700	9,800	9%	18%	29%
Aboriginal identity	2,100	700	1%	1%	31%
With disabilities	38,400	9,200	10%	17%	24%
Education level (aged 15-64)	256,900	35,500	100%	100%	14%
Post-secondary certificate	87,400	8,000	34%	23%	9%
Secondary	64,600	9,000	25%	25%	14%
Less than secondary	104,900	18,400	41%	52%	18%
Employment activity (aged 15-64)	256,900	35,500	100%	100%	14%
Full-time, full year employment	116,700	4,900	45%	14%	4%
Part-time, full year employment	19,000	2,100	7%	6%	11%
Part-time, part year employment	72,800	12,200	28%	34%	17%
No employment in 1995	48,500	16,300	19%	46%	34%
Sources of income (non-elderly economic families)					
Average total income	$62,700	$13,200			
Average earnings	$56,500	$7,900			
Average government transfers	$5,100	$7,700			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,100			
Average poverty gap		$9,900			
Average market gap**		$14,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.16

London CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**57,200**	**21,600**	**100%**	**100%**	**38%**
Non-elderly women	19,600	8,100	34%	37%	41%
Non-elderly men	22,400	8,900	39%	41%	40%
Elderly women	11,900	3,700	21%	17%	31%
Elderly men	3,300	900	6%	4%	27%
Economic Families	**108,900**	**14,800**	**100%**	**100%**	**14%**
Couples with no children < 18	50,400	3,100	46%	21%	6%
Couples with children < 18	40,000	4,400	37%	30%	11%
Lone-parent families < 18	11,200	6,200	10%	42%	55%
Other families	7,300	1,200	7%	8%	16%
Non-elderly family	90,600	14,000	83%	95%	15%
Elderly family	18,400	800	17%	5%	4%
Children 0-17 in families	**95,300**	**20,100**	**100%**	**100%**	**21%**
Aged 0-5	32,400	7,800	34%	39%	24%
Aged 6-17	62,800	12,300	66%	61%	20%
All persons	**392,700**	**68,100**	**100%**	**100%**	**17%**
Aged 0-14	81,600	18,100	21%	27%	22%
Aged 15-24	54,100	13,800	14%	20%	26%
Aged 25-34	64,300	12,200	16%	18%	19%
Aged 35-44	64,500	9,100	16%	13%	14%
Aged 45-54	49,400	5,100	13%	7%	10%
Aged 55-64	32,400	4,100	8%	6%	12%
Aged 65-74	28,100	2,900	7%	4%	10%
Aged 75+	18,200	2,700	5%	4%	15%
Females	202,400	37,400	52%	55%	18%
Males	190,300	30,600	48%	45%	16%
Population groups (all persons)*	**392,700**	**68,100**	**100%**	**100%**	**17%**
Recent immigrants	11,700	5,800	3%	9%	49%
Visible minorities	30,200	11,800	8%	17%	39%
Aboriginal identity	4,100	2,200	1%	3%	53%
With disabilities	47,600	12,800	12%	19%	27%
Education level (aged 15-64)	**264,800**	**44,300**	**100%**	**100%**	**17%**
Post-secondary certificate	101,800	11,500	38%	26%	11%
Secondary	70,600	12,300	27%	28%	17%
Less than secondary	92,300	20,500	35%	46%	22%
Employment activity (aged 15-64)	**264,800**	**44,300**	**100%**	**100%**	**17%**
Full-time, full year employment	112,600	5,200	43%	12%	5%
Part-time, full year employment	21,000	3,000	8%	7%	14%
Part-time, part year employment	75,400	15,600	28%	35%	21%
No employment in 1995	55,800	20,500	21%	46%	37%
Sources of income (non-elderly economic families)					
Average total income	$60,800	$13,500			
Average earnings	$54,100	$8,100			
Average government transfers	$5,600	$8,200			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,500			
Average poverty gap		$9,400			
Average market gap**		$14,900			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.17

Windsor CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**34,800**	**13,000**	**100%**	**100%**	**37%**
Non-elderly women	10,200	4,300	29%	33%	43%
Non-elderly men	13,500	4,300	39%	34%	32%
Elderly women	8,400	3,500	24%	27%	41%
Elderly men	2,700	800	8%	6%	30%
Economic Families	**76,200**	**9,800**	**100%**	**100%**	**13%**
Couples with no children < 18	34,500	2,100	45%	22%	6%
Couples with children < 18	28,000	2,700	37%	27%	10%
Lone-parent families < 18	7,500	3,900	10%	40%	53%
Other families	6,200	1,100	8%	11%	17%
Non-elderly family	62,800	9,100	82%	93%	14%
Elderly family	13,300	700	18%	7%	6%
Children 0-17 in families	**65,600**	**12,300**	**100%**	**100%**	**19%**
Aged 0-5	21,900	4,900	33%	39%	22%
Aged 6-17	43,600	7,500	67%	61%	17%
All persons	**275,200**	**43,300**	**100%**	**100%**	**16%**
Aged 0-14	55,700	11,100	20%	26%	20%
Aged 15-24	39,400	7,800	14%	18%	20%
Aged 25-34	44,300	6,800	16%	16%	15%
Aged 35-44	43,400	5,500	16%	13%	13%
Aged 45-54	34,700	3,500	13%	8%	10%
Aged 55-64	24,100	3,400	9%	8%	14%
Aged 65-74	21,100	2,600	8%	6%	12%
Aged 75+	12,400	2,700	4%	6%	22%
Females	140,600	24,700	51%	57%	18%
Males	134,600	18,600	49%	43%	14%
Population groups (all persons)*	**275,200**	**43,300**	**100%**	**100%**	**16%**
Recent immigrants	10,600	4,400	4%	10%	41%
Visible minorities	27,600	9,200	10%	21%	33%
Aboriginal identity	2,200	800	1%	2%	36%
With disabilities	34,100	8,700	12%	20%	26%
Education level (aged 15-64)	**185,900**	**27,000**	**100%**	**100%**	**15%**
Post-secondary certificate	62,500	5,900	34%	22%	9%
Secondary	55,300	7,900	30%	29%	14%
Less than secondary	68,200	13,200	37%	49%	19%
Employment activity (aged 15-64)	**185,900**	**27,000**	**100%**	**100%**	**15%**
Full-time, full year employment	76,100	3,300	41%	12%	4%
Part-time, full year employment	13,200	1,500	7%	6%	11%
Part-time, part year employment	53,000	8,200	29%	30%	15%
No employment in 1995	43,600	14,000	23%	52%	32%
Sources of income (non-elderly economic families)					
Average total income	$65,900	$12,500			
Average earnings	$60,400	$7,900			
Average government transfers	$5,700	$7,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,400			
Average poverty gap		$10,200			
Average market gap**		$14,900			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.18

Sudbury CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	19,200	8,200	100%	100%	43%
Non-elderly women	6,100	3,000	32%	37%	50%
Non-elderly men	7,400	3,000	38%	36%	40%
Elderly women	4,200	1,800	22%	22%	43%
Elderly men	1,600	400	8%	5%	27%
Economic Families	45,400	6,500	100%	100%	14%
Couples with no children < 18	21,100	1,400	46%	22%	7%
Couples with children < 18	16,900	1,900	37%	29%	11%
Lone-parent families < 18	4,500	2,700	10%	42%	61%
Other families	3,000	500	7%	8%	17%
Non-elderly family	38,300	6,100	84%	93%	16%
Elderly family	7,200	400	16%	7%	6%
Children 0-17 in families	37,400	7,900	100%	100%	21%
Aged 0-5	11,900	3,300	32%	41%	27%
Aged 6-17	25,500	4,600	68%	59%	18%
All persons	158,200	27,300	100%	100%	17%
Aged 0-14	31,100	7,100	20%	26%	23%
Aged 15-24	24,100	5,600	15%	20%	23%
Aged 25-34	24,200	4,800	15%	18%	20%
Aged 35-44	25,500	3,100	16%	11%	12%
Aged 45-54	21,200	2,000	13%	7%	9%
Aged 55-64	14,600	2,000	9%	7%	14%
Aged 65-74	11,600	1,600	7%	6%	13%
Aged 75+	5,800	1,200	4%	4%	21%
Females	80,600	15,600	51%	57%	19%
Males	77,600	11,700	49%	43%	15%
Population groups (all persons)*	158,200	27,300	100%	100%	17%
Recent immigrants	700	200	0%	1%	32%
Visible minorities	2,800	700	2%	3%	25%
Aboriginal identity	4,000	1,900	3%	7%	46%
With disabilities	22,200	6,100	14%	22%	28%
Education level (aged 15-64)	109,600	17,500	100%	100%	16%
Post-secondary certificate	35,800	3,300	33%	19%	9%
Secondary	27,500	4,400	25%	25%	16%
Less than secondary	46,400	9,800	42%	56%	21%
Employment activity (aged 15-64)	109,600	17,500	100%	100%	16%
Full-time, full year employment	38,800	1,600	35%	9%	4%
Part-time, full year employment	7,900	900	7%	5%	11%
Part-time, part year employment	32,600	5,300	30%	30%	16%
No employment in 1995	30,400	9,700	28%	56%	32%
Sources of income (non-elderly economic families)					
Average total income	$60,500	$12,700			
Average earnings	$55,500	$7,400			
Average government transfers	$6,500	$8,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,100			
Average poverty gap		$9,200			
Average market gap**		$15,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.19

Thunder Bay CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**16,300**	**6,000**	**100%**	**100%**	**37%**
Non-elderly women	4,400	1,800	27%	30%	42%
Non-elderly men	6,300	2,100	38%	34%	33%
Elderly women	4,200	1,800	26%	29%	42%
Elderly men	1,500	400	9%	6%	26%
Economic Families	**34,800**	**4,000**	**100%**	**100%**	**11%**
Couples with no children < 18	16,100	800	46%	20%	5%
Couples with children < 18	12,600	900	36%	22%	7%
Lone-parent families < 18	3,300	1,900	10%	47%	56%
Other families	2,700	400	8%	11%	16%
Non-elderly family	28,100	3,700	81%	93%	13%
Elderly family	6,700	300	19%	7%	4%
Children 0-17 in families	**28,400**	**5,000**	**100%**	**100%**	**17%**
Aged 0-5	9,100	2,000	32%	40%	22%
Aged 6-17	19,400	3,000	68%	60%	15%
All persons	**123,000**	**17,800**	**100%**	**100%**	**14%**
Aged 0-14	24,200	4,600	20%	26%	19%
Aged 15-24	16,900	3,100	14%	17%	18%
Aged 25-34	18,500	2,800	15%	16%	15%
Aged 35-44	20,600	2,200	17%	12%	11%
Aged 45-54	15,500	1,300	13%	7%	8%
Aged 55-64	10,800	1,200	9%	7%	12%
Aged 65-74	10,100	1,100	8%	6%	11%
Aged 75+	6,500	1,400	5%	8%	21%
Females	62,600	10,400	51%	58%	17%
Males	60,400	7,400	49%	42%	12%
Population groups (all persons)*	**123,000**	**17,800**	**100%**	**100%**	**14%**
Recent immigrants	900	300	1%	2%	35%
Visible minorities	2,700	500	2%	3%	18%
Aboriginal identity	6,400	3,000	5%	17%	46%
With disabilities	16,400	4,100	13%	23%	25%
Education level (aged 15-64)	**82,300**	**10,700**	**100%**	**100%**	**13%**
Post-secondary certificate	28,300	2,300	34%	21%	8%
Secondary	19,900	2,200	24%	21%	11%
Less than secondary	34,200	6,200	41%	58%	18%
Employment activity (aged 15-64)	**82,300**	**10,700**	**100%**	**100%**	**13%**
Full-time, full year employment	32,300	1,100	39%	11%	4%
Part-time, full year employment	6,700	700	8%	7%	10%
Part-time, part year employment	25,900	3,700	31%	34%	14%
No employment in 1995	17,400	5,100	21%	48%	30%
Sources of income (non-elderly economic families)					
Average total income	$62,700	$12,700			
Average earnings	$56,000	$7,300			
Average government transfers	$5,800	$7,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,300			
Average poverty gap		$9,500			
Average market gap**		$14,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.20

Winnipeg CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**97,700**	**47,300**	**100%**	**100%**	**48%**
Non-elderly women	31,000	14,700	32%	31%	48%
Non-elderly men	36,900	16,300	38%	34%	44%
Elderly women	22,900	13,100	23%	28%	57%
Elderly men	6,800	3,200	7%	7%	46%
Economic Families	**179,200**	**32,900**	**100%**	**100%**	**18%**
Couples with no children < 18	80,300	8,000	45%	24%	10%
Couples with children < 18	67,100	10,600	37%	32%	16%
Lone-parent families < 18	17,600	10,800	10%	33%	62%
Other families	14,200	3,500	8%	11%	24%
Non-elderly family	148,100	29,000	83%	88%	20%
Elderly family	31,100	4,000	17%	12%	13%
Children 0-17 in families	**154,900**	**41,100**	**100%**	**100%**	**27%**
Aged 0-5	52,400	17,000	34%	41%	32%
Aged 6-17	102,500	24,200	66%	59%	24%
All persons	**654,200**	**150,600**	**100%**	**100%**	**23%**
Aged 0-14	133,200	37,900	20%	25%	28%
Aged 15-24	89,900	25,600	14%	17%	28%
Aged 25-34	103,900	24,700	16%	16%	24%
Aged 35-44	109,100	19,000	17%	13%	17%
Aged 45-54	82,300	11,300	13%	7%	14%
Aged 55-64	53,200	9,700	8%	6%	18%
Aged 65-74	47,500	10,000	7%	7%	21%
Aged 75+	35,000	12,400	5%	8%	36%
Females	337,000	84,500	52%	56%	25%
Males	317,200	66,100	48%	44%	21%
Population groups (all persons)*	**654,200**	**150,600**	**100%**	**100%**	**23%**
Recent immigrants	15,900	7,900	2%	5%	50%
Visible minorities	72,900	23,300	11%	15%	32%
Aboriginal identity	43,200	26,100	7%	17%	61%
With disabilities	70,400	26,000	11%	17%	37%
Education level (aged 15-64)	**438,500**	**90,200**	**100%**	**100%**	**21%**
Post-secondary certificate	150,200	20,100	34%	22%	13%
Secondary	104,900	20,600	24%	23%	20%
Less than secondary	183,400	49,500	42%	55%	27%
Employment activity (aged 15-64)	**438,500**	**90,200**	**100%**	**100%**	**21%**
Full-time, full year employment	191,800	15,900	44%	18%	8%
Part-time, full year employment	32,100	5,400	7%	6%	17%
Part-time, part year employment	126,800	31,400	29%	35%	25%
No employment in 1995	87,700	37,600	20%	42%	43%
Sources of income (non-elderly economic families)					
Average total income	$56,300	$15,100			
Average earnings	$50,300	$11,300			
Average government transfers	$4,500	$6,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		11,400			
Average poverty gap		$12,000			
Average market gap**		$15,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.21

Regina CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**27,500**	**10,200**	**100%**	**100%**	**37%**
Non-elderly women	9,300	3,500	34%	34%	37%
Non-elderly men	10,800	4,100	39%	41%	38%
Elderly women	5,800	2,100	21%	21%	37%
Elderly men	1,700	500	6%	5%	27%
Economic Families	**52,100**	**7,400**	**100%**	**100%**	**14%**
Couples with no children < 18	22,500	1,400	43%	20%	6%
Couples with children < 18	20,100	2,000	39%	28%	10%
Lone-parent families < 18	6,000	3,300	12%	45%	55%
Other families	3,400	600	7%	8%	16%
Non-elderly family	43,900	7,000	84%	95%	16%
Elderly family	8,200	400	16%	5%	4%
Children 0-17 in families	**49,600**	**10,300**	**100%**	**100%**	**21%**
Aged 0-5	15,900	4,400	32%	43%	28%
Aged 6-17	33,700	5,900	68%	57%	17%
All persons	**190,600**	**33,500**	**100%**	**100%**	**18%**
Aged 0-14	42,500	9,700	22%	29%	23%
Aged 15-24	28,400	7,300	15%	22%	26%
Aged 25-34	29,700	5,600	16%	17%	19%
Aged 35-44	32,100	3,700	17%	11%	11%
Aged 45-54	22,000	2,100	12%	6%	10%
Aged 55-64	14,900	2,000	8%	6%	13%
Aged 65-74	12,200	1,300	6%	4%	10%
Aged 75+	8,900	1,800	5%	5%	20%
Females	97,900	18,500	51%	55%	19%
Males	92,700	15,000	49%	45%	16%
Population groups (all persons)*	**190,600**	**33,500**	**100%**	**100%**	**18%**
Recent immigrants	2,700	1,200	1%	4%	44%
Visible minorities	10,100	2,800	5%	8%	28%
Aboriginal identity	12,900	8,000	7%	24%	62%
With disabilities	19,300	5,300	10%	16%	28%
Education level (aged 15-64)	**127,100**	**20,700**	**100%**	**100%**	**16%**
Post-secondary certificate	43,600	4,000	34%	19%	9%
Secondary	32,200	5,600	25%	27%	17%
Less than secondary	51,300	11,100	40%	54%	22%
Employment activity (aged 15-64)	**127,100**	**20,700**	**100%**	**100%**	**16%**
Full-time, full year employment	56,200	2,700	44%	13%	5%
Part-time, full year employment	9,600	1,200	8%	6%	13%
Part-time, part year employment	37,700	8,000	30%	39%	21%
No employment in 1995	23,600	8,700	19%	42%	37%
Sources of income (non-elderly economic families)					
Average total income	$58,800	$12,700			
Average earnings	$51,800	$8,300			
Average government transfers	$4,300	$6,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,800			
Average poverty gap		$10,300			
Average market gap**		$14,300			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.22

Saskatoon CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**32,600**	**14,700**	100%	100%	**45%**
Non-elderly women	11,200	5,700	34%	39%	51%
Non-elderly men	13,600	5,900	42%	40%	44%
Elderly women	6,300	2,600	19%	18%	41%
Elderly men	1,600	500	5%	3%	29%
Economic Families	**58,300**	**9,700**	100%	100%	**17%**
Couples with no children < 18	24,800	1,600	42%	16%	6%
Couples with children < 18	23,100	3,300	40%	34%	14%
Lone-parent families < 18	6,600	3,900	11%	41%	60%
Other families	3,800	900	7%	10%	24%
Non-elderly family	49,700	9,300	85%	96%	19%
Elderly family	8,600	400	15%	4%	4%
Children 0-17 in families	**57,100**	**14,300**	100%	100%	**25%**
Aged 0-5	19,400	6,100	34%	42%	31%
Aged 6-17	37,700	8,300	66%	58%	22%
All persons	**215,400**	**46,100**	100%	100%	**21%**
Aged 0-14	49,300	13,300	23%	29%	27%
Aged 15-24	33,900	10,900	16%	24%	32%
Aged 25-34	34,500	8,200	16%	18%	24%
Aged 35-44	36,100	5,400	17%	12%	15%
Aged 45-54	23,600	2,700	11%	6%	11%
Aged 55-64	15,600	2,200	7%	5%	14%
Aged 65-74	12,600	1,500	6%	3%	12%
Aged 75+	9,800	2,000	5%	4%	20%
Females	110,700	25,900	51%	56%	23%
Males	104,700	20,200	49%	44%	19%
Population groups (all persons)*	**215,400**	**46,100**	100%	100%	**21%**
Recent immigrants	3,500	1,800	2%	4%	52%
Visible minorities	11,200	3,900	5%	8%	35%
Aboriginal identity	15,500	9,900	7%	21%	64%
With disabilities	22,700	7,000	11%	15%	31%
Education level (aged 15-64)	**143,700**	**29,300**	100%	100%	**20%**
Post-secondary certificate	51,600	7,600	36%	26%	15%
Secondary	33,900	7,700	24%	26%	23%
Less than secondary	58,200	14,000	40%	48%	24%
Employment activity (aged 15-64)	**143,700**	**29,300**	100%	100%	**20%**
Full-time, full year employment	59,000	3,800	41%	13%	6%
Part-time, full year employment	10,500	1,800	7%	6%	17%
Part-time, part year employment	46,600	12,000	32%	41%	26%
No employment in 1995	27,600	11,700	19%	40%	43%
Sources of income (non-elderly economic families)					
Average total income	$54,600	$13,100			
Average earnings	$48,000	$8,500			
Average government transfers	$4,600	$6,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,400			
Average poverty gap		$10,200			
Average market gap**		$14,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.23

Calgary CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**115,300**	**47,700**	**100%**	**100%**	**41%**
Non-elderly women	40,700	17,600	35%	37%	43%
Non-elderly men	54,800	20,000	47%	42%	37%
Elderly women	15,100	8,000	13%	17%	53%
Elderly men	4,700	2,000	4%	4%	42%
Economic Families	**219,300**	**34,400**	**100%**	**100%**	**16%**
Couples with no children < 18	95,600	8,500	44%	25%	9%
Couples with children < 18	90,800	13,600	41%	40%	15%
Lone-parent families < 18	18,800	9,200	9%	27%	49%
Other families	14,100	3,000	6%	9%	21%
Non-elderly family	191,900	31,500	87%	92%	16%
Elderly family	27,400	2,900	13%	8%	11%
Children 0-17 in families	**203,100**	**44,300**	**100%**	**100%**	**22%**
Aged 0-5	67,500	16,600	33%	37%	25%
Aged 6-17	135,600	27,700	67%	63%	20%
All persons	**811,500**	**160,500**	**100%**	**100%**	**20%**
Aged 0-14	175,400	39,700	22%	25%	23%
Aged 15-24	109,500	29,600	13%	18%	27%
Aged 25-34	144,600	29,500	18%	18%	20%
Aged 35-44	157,500	24,600	19%	15%	16%
Aged 45-54	99,900	13,000	12%	8%	13%
Aged 55-64	58,200	9,800	7%	6%	17%
Aged 65-74	42,500	7,900	5%	5%	19%
Aged 75+	24,000	6,500	3%	4%	27%
Females	407,000	85,800	50%	53%	21%
Males	404,500	74,700	50%	47%	18%
Population groups (all persons)*	**811,500**	**160,500**	**100%**	**100%**	**20%**
Recent immigrants	33,600	15,800	4%	10%	47%
Visible minorities	127,100	40,200	16%	25%	32%
Aboriginal identity	14,400	7,100	2%	4%	49%
With disabilities	72,700	24,000	9%	15%	33%
Education level (aged 15-64)	**569,600**	**106,400**	**100%**	**100%**	**19%**
Post-secondary certificate	225,500	29,300	40%	28%	13%
Secondary	136,000	27,100	24%	25%	20%
Less than secondary	208,000	50,100	37%	47%	24%
Employment activity (aged 15-64)	**569,600**	**106,400**	**100%**	**100%**	**19%**
Full-time, full year employment	252,900	20,500	44%	19%	8%
Part-time, full year employment	36,300	7,000	6%	7%	19%
Part-time, part year employment	184,400	45,900	32%	43%	25%
No employment in 1995	95,900	33,000	17%	31%	34%
Sources of income (non-elderly economic families)					
Average total income	$66,700	$15,800			
Average earnings	$58,700	$11,600			
Average government transfers	$4,100	$5,200			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		11,900			
Average poverty gap		$11,700			
Average market gap**		$14,300			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.24

Edmonton CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**110,600**	**49,000**	**100%**	**100%**	**44%**
Non-elderly women	37,600	17,900	34%	37%	48%
Non-elderly men	49,500	19,200	45%	39%	39%
Elderly women	17,300	9,600	16%	19%	55%
Elderly men	6,200	2,300	6%	5%	37%
Economic Families	**231,600**	**40,300**	**100%**	**100%**	**17%**
Couples with no children < 18	98,800	9,500	43%	23%	10%
Couples with children < 18	93,800	14,400	40%	36%	15%
Lone-parent families < 18	22,300	12,500	10%	31%	56%
Other families	16,600	3,900	7%	10%	24%
Non-elderly family	198,900	37,000	86%	92%	19%
Elderly family	32,600	3,300	14%	8%	10%
Children 0-17 in families	**218,200**	**52,400**	**100%**	**100%**	**24%**
Aged 0-5	70,500	20,100	32%	38%	29%
Aged 6-17	147,700	32,300	68%	62%	22%
All persons	**847,600**	**180,500**	**100%**	**100%**	**21%**
Aged 0-14	186,400	47,300	22%	26%	25%
Aged 15-24	120,400	33,900	14%	19%	28%
Aged 25-34	139,500	30,800	16%	17%	22%
Aged 35-44	152,200	25,000	18%	14%	16%
Aged 45-54	105,200	14,600	12%	8%	14%
Aged 55-64	66,000	12,000	8%	7%	18%
Aged 65-74	49,500	9,000	6%	5%	18%
Aged 75+	28,300	7,800	3%	4%	28%
Females	428,300	98,700	51%	55%	23%
Males	419,300	81,800	49%	45%	20%
Population groups (all persons)*	**847,600**	**180,500**	**100%**	**100%**	**21%**
Recent immigrants	27,200	13,200	3%	7%	48%
Visible minorities	115,200	39,200	14%	22%	34%
Aboriginal identity	28,900	15,700	3%	9%	54%
With disabilities	86,300	29,200	10%	16%	34%
Education level (aged 15-64)	**583,300**	**116,300**	**100%**	**100%**	**20%**
Post-secondary certificate	205,400	27,800	35%	24%	14%
Secondary	134,100	27,100	23%	23%	20%
Less than secondary	243,900	61,300	42%	53%	25%
Employment activity (aged 15-64)	**583,300**	**116,300**	**100%**	**100%**	**20%**
Full-time, full year employment	242,500	19,700	42%	17%	8%
Part-time, full year employment	39,100	7,000	7%	6%	18%
Part-time, part year employment	189,900	47,500	33%	41%	25%
No employment in 1995	111,800	42,100	19%	36%	38%
Sources of income (non-elderly economic families)					
Average total income	$58,900	$15,200			
Average earnings	$52,400	$10,700			
Average government transfers	$4,500	$5,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		14,600			
Average poverty gap		$11,800			
Average market gap**		$15,000			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.25

Vancouver CMA / Greater Vancouver Regional District

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**293,900**	**126,400**	**100%**	**100%**	**43%**
Non-elderly women	101,500	42,800	35%	34%	42%
Non-elderly men	130,100	51,900	44%	41%	40%
Elderly women	45,300	24,500	15%	19%	54%
Elderly men	17,000	7,200	6%	6%	43%
Economic Families	**468,200**	**87,600**	**100%**	**100%**	**19%**
Couples with no children < 18	215,400	24,900	46%	28%	12%
Couples with children < 18	179,400	33,700	38%	39%	19%
Lone-parent families < 18	39,100	21,100	8%	24%	54%
Other families	34,200	7,900	7%	9%	23%
Non-elderly family	387,800	75,900	83%	87%	20%
Elderly family	80,400	11,600	17%	13%	14%
Children 0-17 in families	**394,900**	**101,200**	**100%**	**100%**	**26%**
Aged 0-5	131,000	35,000	33%	35%	27%
Aged 6-17	263,900	66,200	67%	65%	25%
All persons	**1,802,400**	**419,200**	**100%**	**100%**	**23%**
Aged 0-14	334,100	87,700	19%	21%	26%
Aged 15-24	240,600	71,100	13%	17%	30%
Aged 25-34	316,100	73,100	18%	17%	23%
Aged 35-44	316,600	66,300	18%	16%	21%
Aged 45-54	243,500	41,100	14%	10%	17%
Aged 55-64	150,400	29,100	8%	7%	19%
Aged 65-74	119,300	26,500	7%	6%	22%
Aged 75+	82,000	24,400	5%	6%	30%
Females	914,700	223,300	51%	53%	24%
Males	887,700	195,900	49%	47%	22%
Population groups (all persons)*	**1,802,400**	**419,200**	**100%**	**100%**	**23%**
Recent immigrants	188,800	98,600	10%	24%	52%
Visible minorities	562,400	191,400	31%	46%	34%
Aboriginal identity	27,500	13,400	2%	3%	49%
With disabilities	171,500	60,100	10%	14%	35%
Education level (aged 15-64)	**1,267,100**	**280,700**	**100%**	**100%**	**22%**
Post-secondary certificate	517,000	88,000	41%	31%	17%
Secondary	321,000	72,000	25%	26%	22%
Less than secondary	429,200	120,700	34%	43%	28%
Employment activity (aged 15-64)	**1,267,100**	**280,700**	**100%**	**100%**	**22%**
Full-time, full year employment	494,300	35,100	39%	12%	7%
Part-time, full year employment	72,200	11,900	6%	4%	17%
Part-time, part year employment	412,500	100,500	33%	36%	24%
No employment in 1995	288,000	133,200	23%	47%	46%
Sources of income (non-elderly economic families)					
Average total income	$65,500	$14,700			
Average earnings	$59,100	$11,000			
Average government transfers	$4,800	$6,000			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		30,900			
Average poverty gap		$13,100			
Average market gap**		$16,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B2.26

Victoria CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	58,100	21,100	100%	100%	36%
Non-elderly women	19,000	7,700	33%	36%	40%
Non-elderly men	21,600	8,500	37%	40%	39%
Elderly women	13,600	4,000	23%	19%	30%
Elderly men	4,000	900	7%	4%	22%
Economic Families	82,400	8,300	100%	100%	10%
Couples with no children < 18	43,600	2,100	53%	25%	5%
Couples with children < 18	25,900	2,100	31%	26%	8%
Lone-parent families < 18	7,900	3,500	10%	42%	45%
Other families	5,100	600	6%	7%	12%
Non-elderly family	63,800	7,800	77%	93%	12%
Elderly family	18,700	600	23%	7%	3%
Children 0-17 in families	58,400	9,800	100%	100%	17%
Aged 0-5	18,700	4,000	32%	41%	21%
Aged 6-17	39,800	5,800	68%	59%	15%
All persons	294,400	45,200	100%	100%	15%
Aged 0-14	49,500	9,000	17%	20%	18%
Aged 15-24	36,900	9,300	13%	20%	25%
Aged 25-34	44,200	8,200	15%	18%	18%
Aged 35-44	48,800	6,400	17%	14%	13%
Aged 45-54	39,900	3,700	14%	8%	9%
Aged 55-64	25,100	3,000	9%	7%	12%
Aged 65-74	26,500	2,300	9%	5%	9%
Aged 75+	23,500	3,400	8%	7%	14%
Females	153,400	25,500	52%	56%	17%
Males	140,900	19,800	48%	44%	14%
Population groups (all persons)*	294,400	45,200	100%	100%	15%
Recent immigrants	6,200	1,900	2%	4%	30%
Visible minorities	22,500	5,000	8%	11%	22%
Aboriginal identity	5,100	2,100	2%	5%	41%
With disabilities	36,500	9,000	12%	20%	25%
Education level (aged 15-64)	194,900	30,600	100%	100%	16%
Post-secondary certificate	82,600	9,100	42%	30%	11%
Secondary	50,100	8,700	26%	29%	17%
Less than secondary	62,100	12,700	32%	42%	20%
Employment activity (aged 15-64)	194,900	30,600	100%	100%	16%
Full-time, full year employment	79,200	3,700	41%	12%	5%
Part-time, full year employment	14,100	1,900	7%	6%	14%
Part-time, part year employment	65,300	12,900	34%	42%	20%
No employment in 1995	36,300	12,000	19%	39%	33%
Sources of income (non-elderly economic families)					
Average total income	$62,700	$13,300			
Average earnings	$54,700	$8,800			
Average government transfers	$4,900	$7,000			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,300			
Average poverty gap		$8,600			
Average market gap**		$13,000			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.1

Halifax County

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**46,600**	**18,400**	**100%**	**100%**	**39%**
Non-elderly women	17,800	7,500	38%	41%	42%
Non-elderly men	18,400	7,300	40%	39%	39%
Elderly women	8,100	2,900	17%	16%	35%
Elderly men	2,400	700	5%	4%	32%
Economic Families	**95,200**	**13,800**	**100%**	**100%**	**15%**
Couples with no children < 18	43,400	3,200	46%	23%	7%
Couples with children < 18	35,300	3,700	37%	27%	10%
Lone-parent families < 18	9,600	5,600	10%	40%	58%
Other families	6,900	1,400	7%	10%	20%
Non-elderly family	81,900	12,900	86%	93%	16%
Elderly family	13,300	1,000	14%	7%	7%
Children 0-17 in families	78,300	16,200	100%	100%	**21%**
Aged 0-5	26,200	6,200	33%	38%	24%
Aged 6-17	52,100	10,100	67%	62%	19%
All persons	337,900	59,900	100%	100%	**18%**
Aged 0-14	67,800	14,800	20%	25%	22%
Aged 15-24	46,300	12,500	14%	21%	27%
Aged 25-34	60,500	10,600	18%	18%	17%
Aged 35-44	59,600	8,300	18%	14%	14%
Aged 45-54	44,300	4,900	13%	8%	11%
Aged 55-64	26,500	4,000	8%	7%	15%
Aged 65-74	19,700	2,400	6%	4%	12%
Aged 75+	13,200	2,500	4%	4%	19%
Females	174,500	33,400	52%	56%	19%
Males	163,500	26,600	48%	44%	16%
Population groups (all persons)*	337,900	59,900	100%	100%	**18%**
Recent immigrants	4,800	2,400	1%	4%	49%
Visible minorities	22,200	8,500	7%	14%	38%
Aboriginal identity	2,000	500	1%	1%	27%
With disabilities	37,900	10,600	11%	18%	28%
Education level (aged 15-64)	237,200	40,300	100%	100%	**17%**
Post-secondary certificate	98,800	11,600	42%	29%	12%
Secondary	48,400	8,700	20%	22%	18%
Less than secondary	90,000	20,000	38%	50%	22%
Employment activity (aged 15-64)	**237,200**	**40,300**	**100%**	**100%**	**17%**
Full-time, full year employment	100,400	5,300	42%	13%	5%
Part-time, full year employment	15,900	2,400	7%	6%	15%
Part-time, part year employment	67,400	14,500	28%	36%	22%
No employment in 1995	53,600	18,100	23%	45%	34%
Sources of income (non-elderly economic families)					
Average total income	$55,800	$12,200			
Average earnings	$49,300	$8,100			
Average government transfers	$5,100	$6,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,700			
Average poverty gap		$9,800			
Average market gap**		$13,900			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.2

Cape Breton RGM

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**10,900**	**5,400**	**100%**	**100%**	**50%**
Non-elderly women	2,600	1,600	24%	29%	61%
Non-elderly men	3,500	1,600	32%	29%	45%
Elderly women	3,600	1,900	33%	35%	53%
Elderly men	1,200	400	11%	7%	31%
Economic Families	**32,200**	**7,400**	**100%**	**100%**	**23%**
Couples with no children < 18	13,600	1,600	42%	21%	12%
Couples with children < 18	10,700	1,700	33%	23%	16%
Lone-parent families < 18	4,000	3,100	13%	42%	77%
Other families	3,800	1,100	12%	14%	27%
Non-elderly family	25,400	6,700	79%	91%	27%
Elderly family	6,700	700	21%	9%	10%
Children 0-17 in families	**26,600**	**8,900**	**100%**	**100%**	**34%**
Aged 0-5	7,500	3,100	28%	35%	42%
Aged 6-17	19,100	5,800	72%	65%	30%
All persons	**113,000**	**28,200**	**100%**	**100%**	**25%**
Aged 0-14	22,300	7,800	20%	28%	35%
Aged 15-24	16,500	4,400	15%	15%	26%
Aged 25-34	14,300	3,700	13%	13%	26%
Aged 35-44	18,100	4,100	16%	14%	22%
Aged 45-54	15,100	2,500	13%	9%	17%
Aged 55-64	11,000	2,700	10%	9%	24%
Aged 65-74	9,000	1,600	8%	6%	18%
Aged 75+	6,800	1,500	6%	5%	22%
Females	58,800	16,400	52%	58%	28%
Males	54,200	11,800	48%	42%	22%
Population groups (all persons)*	**113,000**	**28,200**	**100%**	**100%**	**25%**
Recent immigrants	100	0	0%	0%	12%
Visible minorities	1,400	400	1%	2%	31%
Aboriginal identity	500	300	0%	1%	49%
With disabilities	21,500	7,000	19%	25%	33%
Education level (aged 15-64)	**74,900**	**17,300**	**100%**	**100%**	**23%**
Post-secondary certificate	20,700	2,500	28%	14%	12%
Secondary	14,100	2,800	19%	16%	19%
Less than secondary	40,100	12,100	54%	70%	30%
Employment activity (aged 15-64)	**74,900**	**17,300**	**100%**	**100%**	**23%**
Full-time, full year employment	18,300	900	24%	5%	5%
Part-time, full year employment	2,800	500	4%	3%	17%
Part-time, part year employment	24,500	3,700	33%	21%	15%
No employment in 1995	29,400	12,300	39%	71%	42%
Sources of income (non-elderly economic families)					
Average total income	$42,300	$12,100			
Average earnings	$36,500	$6,200			
Average government transfers	$9,100	$8,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,300			
Average poverty gap		$9,200			
Average market gap**		$14,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.3

Saint John County

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**11,700**	**5,300**	**100%**	**100%**	**46%**
Non-elderly women	3,800	1,900	32%	36%	51%
Non-elderly men	3,900	1,700	33%	32%	44%
Elderly women	3,100	1,400	26%	26%	45%
Elderly men	1,000	300	8%	5%	28%
Economic Families	**21,900**	**5,000**	**100%**	**100%**	**23%**
Couples with no children < 18	9,500	1,000	44%	21%	11%
Couples with children < 18	7,200	1,200	33%	25%	17%
Lone-parent families < 18	2,900	2,100	13%	42%	72%
Other families	2,300	600	10%	13%	27%
Non-elderly family	17,900	4,500	82%	91%	25%
Elderly family	4,000	400	18%	9%	11%
Children 0-17 in families	**17,500**	**5,700**	**100%**	**100%**	**33%**
Aged 0-5	5,700	2,300	33%	40%	40%
Aged 6-17	11,800	3,400	67%	60%	29%
All persons	**77,600**	**20,000**	**100%**	**100%**	**26%**
Aged 0-14	14,900	5.100	19%	25%	34%
Aged 15-24	11,100	3,600	14%	18%	33%
Aged 25-34	12,500	3,100	16%	15%	24%
Aged 35-44	12,200	2,800	16%	14%	23%
Aged 45-54	9,400	1,700	12%	9%	18%
Aged 55-64	6,600	1,500	9%	7%	22%
Aged 65-74	6,100	1,100	8%	5%	18%
Aged 75+	4,900	1,200	6%	6%	25%
Females	40,900	11,600	53%	58%	28%
Males	36,800	8,500	47%	42%	23%
Population groups (all persons)*	**77,600**	**20,000**	**100%**	**100%**	**26%**
Recent immigrants	100	0	0%	0%	25%
Visible minorities	2,100	800	3%	4%	40%
Aboriginal identity	500	200	1%	1%	42%
With disabilities	11,800	4,600	15%	23%	39%
Education level (aged 15-64)	**51,800**	**12,600**	**100%**	**100%**	**24%**
Post-secondary certificate	15,100	2,200	29%	17%	14%
Secondary	13,900	2,900	27%	23%	21%
Less than secondary	22,800	7,500	44%	60%	33%
Employment activity (aged 15-64)	**51,800**	**12,600**	**100%**	**100%**	**24%**
Full-time, full year employment	18,300	1,300	35%	11%	7%
Part-time, full year employment	3,000	600	6%	5%	21%
Part-time, part year employment	15,600	3,800	30%	30%	24%
No employment in 1995	14,900	6,900	29%	54%	46%
Sources of income (non-elderly economic families)					
Average total income	$44,900	$11,800			
Average earnings	$40,800	$7,400			
Average government transfers	$6,100	$7,200			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,800			
Average poverty gap		$10,200			
Average market gap**		$14,900			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.4

Communaute-urbaine-de-Quebec

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	88,600	47,000	100%	100%	53%
Non-elderly women	33,800	17,400	38%	37%	52%
Non-elderly men	34,600	16,900	39%	36%	49%
Elderly women	16,100	10,500	18%	22%	65%
Elderly men	4,100	2,200	5%	5%	52%
Economic Families	138,500	27,900	100%	100%	20%
Couples with no children < 18	63,800	10,000	46%	36%	16%
Couples with children < 18	48,000	7,100	35%	25%	15%
Lone-parent families < 18	13,800	7,200	10%	26%	52%
Other families	13,000	3,600	9%	13%	28%
Non-elderly family	116,600	23,500	84%	84%	20%
Elderly family	21,900	4,400	16%	16%	20%
Children 0-17 in families	100,900	23,200	100%	100%	23%
Aged 0-5	32,800	8,700	33%	37%	26%
Aged 6-17	68,100	14,500	67%	63%	21%
All persons	493,100	123,600	100%	100%	25%
Aged 0-14	81,800	19,600	17%	16%	24%
Aged 15-24	70,400	21,300	14%	17%	30%
Aged 25-34	77,100	20,300	16%	16%	26%
Aged 35-44	87,200	16,800	18%	14%	19%
Aged 45-54	74,000	13,300	15%	11%	18%
Aged 55-64	46,500	12,600	9%	10%	27%
Aged 65-74	35,600	11,400	7%	9%	32%
Aged 75+	20,500	8,100	4%	7%	39%
Females	256,200	69,400	52%	56%	27%
Males	236,900	54,100	48%	44%	23%
Population groups (all persons)*	493,100	123,600	100%	100%	25%
Recent immigrants	4,600	2,700	1%	2%	58%
Visible minorities	8,800	4,500	2%	4%	51%
Aboriginal identity	2,100	1,100	0%	1%	51%
With disabilities	32,400	15,800	7%	13%	49%
Education level (aged 15-64)	355,200	84,400	100%	100%	24%
Post-secondary certificate	141,900	24,400	40%	29%	17%
Secondary	97,100	21,700	27%	26%	22%
Less than secondary	116,300	38,200	33%	45%	33%
Employment activity (aged 15-64)	355,200	84,400	100%	100%	24%
Full-time, full year employment	133,400	10,300	38%	12%	8%
Part-time, full year employment	20,800	4,600	6%	5%	22%
Part-time, part year employment	106,000	26,700	30%	32%	25%
No employment in 1995	95,100	42,900	27%	51%	45%
Sources of income (non-elderly economic families)					
Average total income	$54,700	$14,300			
Average earnings	$49,900	$10,400			
Average government transfers	$4,900	$6,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		8,700			
Average poverty gap		$11,000			
Average market gap**		$14,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.5

Sherbrooke

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**22,800**	**12,000**	**100%**	**100%**	**52%**
Non-elderly women	8,400	4,600	37%	38%	55%
Non-elderly men	9,400	4,800	41%	40%	51%
Elderly women	3,900	2,100	17%	17%	52%
Elderly men	1,100	500	5%	4%	47%
Economic Families	**35,800**	**6,600**	**100%**	**100%**	**18%**
Couples with no children < 18	16,000	1,800	45%	27%	11%
Couples with children < 18	12,800	1,800	36%	27%	14%
Lone-parent families < 18	4,500	2,400	13%	36%	53%
Other families	2,500	600	7%	10%	25%
Non-elderly family	30,800	6,100	86%	93%	20%
Elderly family	5,000	500	14%	7%	9%
Children 0-17 in families	**29,600**	**6,800**	**100%**	**100%**	**23%**
Aged 0-5	9,500	2,500	32%	36%	26%
Aged 6-17	20,100	4,400	68%	64%	22%
All persons	**127,900**	**30,400**	**100%**	**100%**	**24%**
Aged 0-14	24,000	5,900	19%	19%	24%
Aged 15-24	20,400	6,600	16%	22%	32%
Aged 25-34	19,800	4,600	16%	15%	23%
Aged 35-44	21,900	4,500	17%	15%	21%
Aged 45-54	17,700	3,100	14%	10%	17%
Aged 55-64	10,500	2,400	8%	8%	23%
Aged 65-74	8,600	1,700	7%	6%	20%
Aged 75+	4,900	1,500	4%	5%	31%
Females	66,100	17,000	52%	56%	26%
Males	61,700	13,400	48%	44%	22%
Population groups (all persons)*	**127,900**	**30,400**	**100%**	**100%**	**24%**
Recent immigrants	2,000	1,400	2%	4%	67%
Visible minorities	2,800	1,400	2%	4%	48%
Aboriginal identity	300	200	0%	1%	62%
With disabilities	9,900	4,500	8%	15%	46%
Education level (aged 15-64)	**90,300**	**21,300**	**100%**	**100%**	**24%**
Post-secondary certificate	35,100	6,400	39%	30%	18%
Secondary	22,800	5,100	25%	24%	22%
Less than secondary	32,300	9,800	36%	46%	30%
Employment activity (aged 15-64)	**90,300**	**21,300**	**100%**	**100%**	**24%**
Full-time, full year employment	31,300	2,100	35%	10%	7%
Part-time, full year employment	6,200	1,300	7%	6%	20%
Part-time, part year employment	29,200	7,100	32%	33%	24%
No employment in 1995	23,700	10,900	26%	51%	46%
Sources of income (non-elderly economic families)					
Average total income	$48,900	$12,300			
Average earnings	$44,000	$7,500			
Average government transfers	$5,100	$6,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,000			
Average poverty gap		$9,200			
Average market gap**		$13,600			

* Population groups not mutually exclusive **Market gap based on income of market-poor families

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.6

Communaute-urbaine-de-Montreal

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**364,700**	**200,000**	**100%**	**100%**	**55%**
Non-elderly women	128,300	65,100	35%	33%	51%
Non-elderly men	147,900	79,300	41%	40%	54%
Elderly women	68,200	44,400	19%	22%	65%
Elderly men	20,300	11,300	6%	6%	55%
Economic Families	**460,200**	**132,000**	**100%**	**100%**	**29%**
Couples with no children < 18	210,400	38,100	46%	29%	18%
Couples with children < 18	143,900	40,400	31%	31%	28%
Lone-parent families < 18	55,300	36,800	12%	28%	66%
Other families	50,500	16,700	11%	13%	33%
Non-elderly family	370,300	113,400	80%	86%	31%
Elderly family	89,900	18,600	20%	14%	21%
Children 0-17 in families	**340,600**	**138,800**	**100%**	**100%**	**41%**
Aged 0-5	124,500	55,000	37%	40%	44%
Aged 6-17	216,100	83,800	63%	60%	39%
All persons	**1,736,500**	**604,300**	**100%**	**100%**	**35%**
Aged 0-14	290,200	123,100	17%	20%	42%
Aged 15-24	226,000	94,300	13%	16%	42%
Aged 25-34	301,400	107,300	17%	18%	36%
Aged 35-44	284,300	88,200	16%	15%	31%
Aged 45-54	225,300	56,900	13%	9%	25%
Aged 55-64	169,700	49,300	10%	8%	29%
Aged 65-74	146,800	47,600	8%	8%	32%
Aged 75+	92,900	37,600	5%	6%	41%
Females	905,200	327,400	52%	54%	36%
Males	831,300	276,900	48%	46%	33%
Population groups (all persons)*	**1,736,500**	**604,300**	**100%**	**100%**	**35%**
Recent immigrants	116,200	76,200	7%	13%	66%
Visible minorities	324,800	186,200	19%	31%	57%
Aboriginal identity	5,000	2,700	0%	0%	54%
With disabilities	139,800	70,400	8%	12%	50%
Education level (aged 15-64)	**1,206,700**	**396,100**	**100%**	**100%**	**33%**
Post-secondary certificate	499,100	119,900	41%	30%	24%
Secondary	297,800	98,400	25%	25%	33%
Less than secondary	409,800	177,800	34%	45%	43%
Employment activity (aged 15-64)	**1,206,700**	**396,100**	**100%**	**100%**	**33%**
Full-time, full year employment	426,200	47,500	35%	12%	11%
Part-time, full year employment	55,900	14,500	5%	4%	26%
Part-time, part year employment	356,100	118,700	30%	30%	33%
No employment in 1995	368,500	215,400	31%	54%	58%
Sources of income (non-elderly economic families)					
Average total income	$52,300	$14,100			
Average earnings	$48,700	$10,500			
Average government transfers	$5,600	$7,200			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		48,900			
Average poverty gap		$12,800			
Average market gap**		$17,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.7

Communaute-urbaine-de-l'Outaouais

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached individuals	**27,500**	**12,900**	**100%**	**100%**	**47%**
Non-elderly women	10,900	4,900	39%	38%	45%
Non-elderly men	11,600	4,900	42%	38%	42%
Elderly women	3,800	2,400	14%	19%	64%
Elderly men	1,200	700	5%	5%	54%
Economic Families	**61,400**	**11,300**	**100%**	**100%**	**18%**
Couples with no children < 18	25,100	3,100	41%	28%	12%
Couples with children < 18	24,500	3,500	40%	31%	14%
Lone-parent families < 18	7,300	3,600	12%	32%	50%
Other families	4,500	1,100	7%	10%	24%
Non-elderly family	54,900	10,200	89%	90%	19%
Elderly family	6,600	1,100	11%	10%	17%
Children 0-17 in families	**54,300**	**12,200**	**100%**	**100%**	**22%**
Aged 0-5	19,300	5,100	36%	41%	26%
Aged 6-17	35,000	7,100	64%	59%	20%
All persons	**214,900**	**46,000**	**100%**	**100%**	**21%**
Aged 0-14	46,500	11,000	22%	24%	24%
Aged 15-24	29,000	7,400	13%	16%	25%
Aged 25-34	38,600	8,300	18%	18%	22%
Aged 35-44	40,900	6,900	19%	15%	17%
Aged 45-54	28,300	4,000	13%	9%	14%
Aged 55-64	15,900	3,700	7%	8%	23%
Aged 65-74	11,000	3,000	5%	7%	28%
Aged 75+	4,800	1,800	2%	4%	37%
Females	110,000	25,400	51%	55%	23%
Males	104,900	20,600	49%	45%	20%
Population groups (all persons)*	**214,900**	**46,000**	**100%**	**100%**	**21%**
Recent immigrants	2,800	1,800	1%	4%	65%
Visible minorities	7,400	3,200	3%	7%	43%
Aboriginal identity	3,000	1,200	1%	3%	40%
With disabilities	16,500	6,600	8%	14%	40%
Education level (aged 15-64)	**152,600**	**30,200**	**100%**	**100%**	**20%**
Post-secondary certificate	55,900	6,200	37%	20%	11%
Secondary	39,100	6,600	26%	22%	17%
Less than secondary	57,500	17,400	38%	58%	30%
Employment activity (aged 15-64)	**152,600**	**30,200**	**100%**	**100%**	**20%**
Full-time, full year employment	64,700	3,700	42%	12%	6%
Part-time, full year employment	8,300	1,500	5%	5%	18%
Part-time, part year employment	41,900	8,700	27%	29%	21%
No employment in 1995	37,600	16,200	25%	54%	43%
Sources of income (non-elderly economic families)					
Average total income	$57,000	$13,700			
Average earnings	$53,000	$10,800			
Average government transfers	$5,200	$7,100			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,300			
Average poverty gap		$11,900			
Average market gap**		$16,000			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.8

Le Fjord-du-Saguenay

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**17,000**	**8,700**	**100%**	**100%**	**51%**
Non-elderly women	5,800	3,200	34%	37%	55%
Non-elderly men	6,700	3,000	40%	35%	45%
Elderly women	3,300	2,000	19%	23%	60%
Elderly men	1,200	500	7%	5%	38%
Economic Families	**49,000**	**9,200**	**100%**	**100%**	**19%**
Couples with no children < 18	20,500	3,200	42%	35%	16%
Couples with children < 18	20,700	2,800	42%	30%	13%
Lone-parent families < 18	4,000	2,200	8%	24%	55%
Other families	3,700	1,000	8%	11%	27%
Non-elderly family	41,600	8,000	85%	87%	19%
Elderly family	7,400	1,200	15%	13%	16%
Children 0-17 in families	**42,600**	**8,200**	**100%**	**100%**	**19%**
Aged 0-5	12,300	2,800	29%	34%	23%
Aged 6-17	30,300	5,400	71%	66%	18%
All persons	**169,500**	**35,100**	**100%**	**100%**	**21%**
Aged 0-14	33,800	6,700	20%	19%	20%
Aged 15-24	25,900	5,900	15%	17%	23%
Aged 25-34	22,900	5,200	13%	15%	23%
Aged 35-44	31,600	5,300	19%	15%	17%
Aged 45-54	23,500	3,700	14%	11%	16%
Aged 55-64	15,400	4,200	9%	12%	27%
Aged 65-74	11,400	2,700	7%	8%	24%
Aged 75+	5,000	1,500	3%	4%	29%
Females	85,300	19,200	50%	55%	23%
Males	84,200	15,900	50%	45%	19%
Population groups (all persons)*	**169,500**	**35,100**	**100%**	**100%**	**21%**
Recent immigrants	300	0	0%	0%	12%
Visible minorities	700	100	0%	0%	16%
Aboriginal identity	1,300	400	1%	1%	35%
With disabilities	10,900	4,400	6%	12%	40%
Education level (aged 15-64)	**119,300**	**24,300**	**100%**	**100%**	**20%**
Post-secondary certificate	37,000	4,600	31%	19%	12%
Secondary	31,800	5,900	27%	24%	19%
Less than secondary	50,500	13,700	42%	57%	27%
Employment activity (aged 15-64)	**119,300**	**24,300**	**100%**	**100%**	**20%**
Full-time, full year employment	36,300	1,900	30%	8%	5%
Part-time, full year employment	6,200	1,000	5%	4%	16%
Part-time, part year employment	35,300	6,500	30%	27%	18%
No employment in 1995	41,600	15,000	35%	62%	36%
Sources of income (non-elderly economic families)					
Average total income	$48,500	$10,900			
Average earnings	$44,300	$6,600			
Average government transfers	$5,800	$6,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,500			
Average poverty gap		$10,400			
Average market gap**		$13,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.9

Regional Municipality of Ottawa-Carleton

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**109,000**	**41,400**	100%	100%	**38%**
Non-elderly women	39,600	15,400	36%	37%	39%
Non-elderly men	46,500	17,500	43%	42%	38%
Elderly women	18,000	7,000	17%	17%	39%
Elderly men	4,900	1,500	4%	4%	30%
Economic Families	**192,200**	**28,600**	100%	100%	**15%**
Couples with no children < 18	86,000	6,200	45%	22%	7%
Couples with children < 18	72,700	9,800	38%	34%	13%
Lone-parent families < 18	18,700	9,700	10%	34%	52%
Other families	14,900	3,000	8%	10%	20%
Non-elderly family	162,300	26,200	84%	92%	16%
Elderly family	30,000	2,300	16%	8%	8%
Children 0-17 in families	**166,100**	**38,100**	100%	100%	**23%**
Aged 0-5	56,000	14,500	34%	38%	26%
Aged 6-17	110,100	23,600	66%	62%	21%
All persons	**707,700**	**134,300**	100%	100%	**19%**
Aged 0-14	142,200	34,200	20%	26%	24%
Aged 15-24	94,300	26,000	13%	19%	28%
Aged 25-34	120,500	25,200	17%	19%	21%
Aged 35-44	123,600	18,800	17%	14%	15%
Aged 45-54	96,100	10,300	14%	8%	11%
Aged 55-64	57,600	7,600	8%	6%	13%
Aged 65-74	45,200	6,300	6%	5%	14%
Aged 75+	28,300	5,800	4%	4%	20%
Females	362,300	72,600	51%	54%	20%
Males	345,400	61,700	49%	46%	18%
Population groups (all persons)*	**707,700**	**134,300**	100%	100%	**19%**
Recent immigrants	34,600	19,700	5%	15%	57%
Visible minorities	106,400	45,100	15%	34%	42%
Aboriginal identity	7,000	2,800	1%	2%	40%
With disabilities	70,100	21,200	10%	16%	30%
Education level (aged 15-64)	**492,000**	**87,900**	100%	100%	**18%**
Post-secondary certificate	233,800	27,400	48%	31%	12%
Secondary	125,500	25,500	26%	29%	20%
Less than secondary	132,700	34,900	27%	40%	26%
Employment activity (aged 15-64)	**492,000**	**87,900**	100%	100%	**18%**
Full-time, full year employment	221,800	10,400	45%	12%	5%
Part-time, full year employment	31,800	5,900	6%	7%	18%
Part-time, part year employment	135,400	30,000	28%	34%	22%
No employment in 1995	103,000	41,700	21%	47%	40%
Sources of income (non-elderly economic families)					
Average total income	$70,200	$15,600			
Average earnings	$62,600	$10,300			
Average government transfers	$5,300	$8,700			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		9,000			
Average poverty gap		$11,600			
Average market gap**		$17,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

Table B3.10

Durham Regional Municipality

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	35,200	11,000	100%	100%	31%
Non-elderly women	11,000	3,600	31%	33%	33%
Non-elderly men	14,300	3,800	40%	34%	27%
Elderly women	7,600	3,100	21%	28%	40%
Elderly men	2,400	600	7%	5%	24%
Economic Families	126,900	[illegible]	100%	100%	10%
Couples with no children < 18	51,500	2,600	41%	21%	5%
Couples with children < 18	57,600	4,100	45%	34%	7%
Lone-parent families < 18	10,700	4,600	8%	38%	43%
Other families	7,100	900	6%	7%	13%
Non-elderly family	110,700	11,300	87%	92%	10%
Elderly family	16,200	900	13%	8%	6%
Children 0-17 in families	127,600	16,700	100%	100%	13%
Aged 0-5	44,500	6,400	35%	38%	14%
Aged 6-17	83,100	10,300	65%	62%	12%
All persons	454,000	50,500	100%	100%	11%
Aged 0-14	110,800	15,100	24%	30%	14%
Aged 15-24	56,900	7,800	13%	15%	14%
Aged 25-34	73,500	7,900	16%	16%	11%
Aged 35-44	83,400	7,100	18%	14%	9%
Aged 45-54	57,500	4,100	13%	8%	7%
Aged 55-64	33,400	3,400	7%	7%	10%
Aged 65-74	25,200	2,900	6%	6%	12%
Aged 75+	13,400	2,100	3%	4%	16%
Females	229,500	28,400	51%	56%	12%
Males	224,400	22,100	49%	44%	10%
Population groups (all persons)*	454,000	50,500	100%	100%	11%
Recent immigrants	8,100	2,000	2%	4%	25%
Visible minorities	44,800	7,100	10%	14%	16%
Aboriginal identity	2,900	500	1%	1%	18%
With disabilities	41,700	8,300	9%	16%	20%
Education level (aged 15-64)	304,600	30,400	100%	100%	10%
Post-secondary certificate	107,500	6,300	35%	21%	6%
Secondary	83,700	7,700	27%	25%	9%
Less than secondary	113,500	16,400	37%	54%	14%
Employment activity (aged 15-64)	304,600	30,400	100%	100%	10%
Full-time, full year employment	142,000	5,000	47%	17%	4%
Part-time, full year employment	20,200	1,700	7%	6%	8%
Part-time, part year employment	80,700	8,900	26%	29%	11%
No employment in 1995	61,700	14,700	20%	48%	24%
Sources of income (non-elderly economic families)					
Average total income	$69,800	$13,700			
Average earnings	$64,300	$9,100			
Average government transfers	$5,200	$7,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,200			
Average poverty gap		$10,400			
Average market gap**		$15,000			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.11

York Regional Municipality

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**30,600**	**10,600**	**100%**	**100%**	**35%**
Non-elderly women	10,700	3,900	35%	37%	36%
Non-elderly men	11,700	3,400	38%	32%	29%
Elderly women	6,400	2,800	21%	26%	44%
Elderly men	1,800	600	6%	5%	31%
Economic Families	**155,200**	**17,800**	**100%**	**100%**	**11%**
Couples with no children < 18	62,500	4,900	40%	27%	8%
Couples with children < 18	77,100	8,500	50%	48%	11%
Lone-parent families < 18	8,200	3,200	5%	18%	39%
Other families	7,400	1,200	5%	7%	16%
Non-elderly family	134,300	15,700	86%	88%	12%
Elderly family	21,000	2,100	14%	12%	10%
Children 0-17 in families	**159,200**	**22,700**	**100%**	**100%**	**14%**
Aged 0-5	50,000	6,900	31%	30%	14%
Aged 6-17	109,200	15,800	69%	70%	15%
All persons	**587,700**	**76,100**	**100%**	**100%**	**13%**
Aged 0-14	134,300	19,400	23%	25%	14%
Aged 15-24	82,900	12,500	14%	16%	15%
Aged 25-34	85,300	9,800	15%	13%	11%
Aged 35-44	106,600	12,900	18%	17%	12%
Aged 45-54	85,200	9,100	14%	12%	11%
Aged 55-64	47,200	5,500	8%	7%	12%
Aged 65-74	30,100	4,000	5%	5%	13%
Aged 75+	16,100	2,900	3%	4%	18%
Females	297,100	40,500	51%	53%	14%
Males	290,600	35,500	49%	47%	12%
Population groups (all persons)*	**587,700**	**76,100**	**100%**	**100%**	**13%**
Recent immigrants	41,300	17,800	7%	23%	43%
Visible minorities	143,400	31,800	24%	42%	22%
Aboriginal identity	1,500	400	0%	0%	25%
With disabilities	44,000	8,800	7%	12%	20%
Education level (aged 15-64)	**407,300**	**49,800**	**100%**	**100%**	**12%**
Post-secondary certificate	168,900	13,900	41%	28%	8%
Secondary	101,500	13,800	25%	28%	14%
Less than secondary	136,900	22,000	34%	44%	16%
Employment activity (aged 15-64)	**407,300**	**49,800**	**100%**	**100%**	**12%**
Full-time, full year employment	184,800	8,300	45%	17%	4%
Part-time, full year employment	25,300	2,300	6%	5%	9%
Part-time, part year employment	110,200	14,300	27%	29%	13%
No employment in 1995	87,000	24,900	21%	50%	29%
Sources of income (non-elderly economic families)					
Average total income	$81,200	$15,400			
Average earnings	$71,800	$11,700			
Average government transfers	$4,800	$5,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		6,400			
Average poverty gap		$13,400			
Average market gap**		$15,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.12

Toronto

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**365,600**	**152,500**	**100%**	**100%**	**42%**
Non-elderly women	132,300	50,200	36%	33%	38%
Non-elderly men	146,200	56,600	40%	37%	39%
Elderly women	65,100	35,200	18%	23%	54%
Elderly men	22,000	10,400	6%	7%	47%
Economic Families	**614,000**	**149,700**	**100%**	**100%**	**24%**
Couples with no children < 18	270,900	38,800	44%	26%	14%
Couples with children < 18	213,300	53,900	35%	36%	25%
Lone-parent families < 18	64,900	40,500	11%	27%	62%
Other families	64,900	16,500	11%	11%	25%
Non-elderly family	488,300	128,600	80%	86%	26%
Elderly family	125,700	21,100	20%	14%	17%
Children 0-17 in families	**490,000**	**176,300**	**100%**	**100%**	**36%**
Aged 0-5	179,600	69,700	37%	40%	39%
Aged 6-17	310,500	106,600	63%	60%	34%
All persons	**2,350,200**	**649,500**	**100%**	**100%**	**28%**
Aged 0-14	423,100	156,500	18%	24%	37%
Aged 15-24	293,600	96,600	12%	15%	33%
Aged 25-34	442,500	115,600	19%	18%	26%
Aged 35-44	386,700	99,000	16%	15%	26%
Aged 45-54	287,800	56,200	12%	9%	20%
Aged 55-64	216,300	45,800	9%	7%	21%
Aged 65-74	187,200	45,100	8%	7%	24%
Aged 75+	113,000	34,700	5%	5%	31%
Females	1,218,000	352,500	52%	54%	29%
Males	1,132,100	297,000	48%	46%	26%
Population groups (all persons)*	**2,350,200**	**649,500**	**100%**	**100%**	**28%**
Recent immigrants	314,000	165,700	13%	26%	53%
Visible minorities	877,000	357,300	37%	55%	41%
Aboriginal identity	9,200	4,000	0%	1%	43%
With disabilities	252,600	94,700	11%	15%	37%
Education level (aged 15-64)	**1,626,900**	**413,200**	**100%**	**100%**	**25%**
Post-secondary certificate	656,200	116,000	40%	28%	18%
Secondary	387,500	105,900	24%	26%	27%
Less than secondary	583,200	191,300	36%	46%	33%
Employment activity (aged 15-64)	**1,626,900**	**413,200**	**100%**	**100%**	**25%**
Full-time, full year employment	653,900	55,300	40%	13%	8%
Part-time, full year employment	73,400	15,400	5%	4%	21%
Part-time, part year employment	459,700	121,900	28%	30%	27%
No employment in 1995	440,000	220,500	27%	53%	50%
Sources of income (non-elderly economic families)					
Average total income	$63,300	$14,800			
Average earnings	$57,100	$11,600			
Average government transfers	$5,700	$7,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		52,900			
Average poverty gap		$13,200			
Average market gap**		$17,900			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

Table B3.13

Peel Regional Municipality

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	58,300	18,200	100%	100%	31%
Non-elderly women	20,500	6,400	35%	35%	31%
Non-elderly men	26,500	6,400	46%	35%	24%
Elderly women	8,600	4,500	15%	25%	52%
Elderly men	2,600	900	4%	5%	34%
Economic Families	224,500	30,600	100%	100%	14%
Couples with no children < 18	87,200	7,000	39%	23%	8%
Couples with children < 18	106,600	13,400	47%	44%	13%
Lone-parent families < 18	17,100	8,000	8%	26%	47%
Other families	13,600	2,200	6%	7%	16%
Non-elderly family	198,800	27,600	89%	90%	14%
Elderly family	25,800	3,000	11%	10%	12%
Children 0-17 in families	226,100	42,100	100%	100%	19%
Aged 0-5	79,600	15,800	35%	37%	20%
Aged 6-17	146,500	26,400	65%	63%	18%
All persons	847,900	127,100	100%	100%	15%
Aged 0-14	193,500	37,400	23%	29%	19%
Aged 15-24	119,100	19,100	14%	15%	16%
Aged 25-34	151,700	21,200	18%	17%	14%
Aged 35-44	147,400	19,900	17%	16%	14%
Aged 45-54	112,800	11,200	13%	9%	10%
Aged 55-64	64,700	7,900	8%	6%	12%
Aged 65-74	39,300	6,100	5%	5%	15%
Aged 75+	19,300	4,300	2%	3%	22%
Females	427,900	68,600	50%	54%	16%
Males	420,000	58,500	50%	46%	14%
Population groups (all persons)*	847,900	127,100	100%	100%	15%
Recent immigrants	74,200	28,200	9%	22%	38%
Visible minorities	264,800	62,200	31%	49%	23%
Aboriginal identity	2,300	500	0%	0%	22%
With disabilities	67,900	16,600	8%	13%	24%
Education level (aged 15-64)	595,800	79,400	100%	100%	13%
Post-secondary certificate	222,400	21,200	37%	27%	10%
Secondary	160,100	21,200	27%	27%	13%
Less than secondary	213,300	36,900	36%	47%	17%
Employment activity (aged 15-64)	595,800	79,400	100%	100%	13%
Full-time, full year employment	277,600	14,100	47%	18%	5%
Part-time, full year employment	31,400	3,300	5%	4%	10%
Part-time, part year employment	165,500	25,600	28%	32%	15%
No employment in 1995	121,200	36,500	20%	46%	30%
Sources of income (non-elderly economic families)					
Average total income	$70,300	$16,000			
Average earnings	$63,600	$12,000			
Average government transfers	$5,100	$6,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		11,000			
Average poverty gap		$12,800			
Average market gap**		$16,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.14

Halton Regional Municipality

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	28,100	8,600	100%	100%	31%
Non-elderly women	9,200	2,800	33%	33%	31%
Non-elderly men	10,100	2,300	36%	26%	23%
Elderly women	7,000	3,100	25%	36%	45%
Elderly men	1,800	400	7%	5%	23%
Economic Families	95,800	7,100	100%	100%	7%
Couples with no children < 18	45,100	2,000	47%	27%	4%
Couples with children < 18	39,700	2,500	41%	35%	6%
Lone-parent families < 18	5,800	2,100	6%	30%	36%
Other families	5,200	600	5%	8%	11%
Non-elderly family	80,500	6,100	84%	86%	8%
Elderly family	15,300	1,000	16%	14%	7%
Children 0-17 in families	84,400	8,800	100%	100%	10%
Aged 0-5	28,500	3,200	34%	37%	11%
Aged 6-17	55,900	5,600	66%	63%	10%
All persons	336,400	31,300	100%	100%	9%
Aged 0-14	71,700	7,700	21%	24%	11%
Aged 15-24	42,700	4,600	13%	15%	11%
Aged 25-34	49,800	4,400	15%	14%	9%
Aged 35-44	58,100	4,400	17%	14%	8%
Aged 45-54	48,400	2,800	14%	9%	6%
Aged 55-64	30,400	2,300	9%	7%	8%
Aged 65-74	23,000	2,700	7%	9%	12%
Aged 75+	12,400	2,500	4%	8%	20%
Females	170,800	18,200	51%	58%	11%
Males	165,500	13,100	49%	42%	8%
Population groups (all persons)*	336,400	31,300	100%	100%	9%
Recent immigrants	7,200	2,100	2%	7%	30%
Visible minorities	22,600	3,700	7%	12%	16%
Aboriginal identity	1,300	200	0%	1%	13%
With disabilities	27,600	5,200	8%	17%	19%
Education level (aged 15-64)	229,300	18,400	100%	100%	8%
Post-secondary certificate	102,100	5,600	45%	30%	5%
Secondary	58,100	4,900	25%	26%	8%
Less than secondary	69,100	8,000	30%	43%	12%
Employment activity (aged 15-64)	229,300	18,400	100%	100%	8%
Full-time, full year employment	113,700	3,700	50%	20%	3%
Part-time, full year employment	16,000	1,300	7%	7%	8%
Part-time, part year employment	62,800	6,500	27%	35%	10%
No employment in 1995	36,700	6,900	16%	38%	19%
Sources of income (non-elderly economic families)					
Average total income	$86,100	$14,800			
Average earnings	$76,300	$10,400			
Average government transfers	$4,300	$6,400			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,300			
Average poverty gap		$11,800			
Average market gap**		$15,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.15

Hamilton-Wentworth Regional Municipality

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**58,000**	**27,900**	**100%**	**100%**	**48%**
Non-elderly women	17,200	8,200	30%	29%	48%
Non-elderly men	21,700	9,300	37%	34%	43%
Elderly women	14,400	8,200	25%	30%	57%
Elderly men	4,700	2,100	8%	8%	45%
Economic Families	**128,500**	**23,800**	**100%**	**100%**	**19%**
Couples with no children < 18	60,500	6,900	47%	29%	11%
Couples with children < 18	46,300	6,900	36%	29%	15%
Lone-parent families < 18	12,300	7,800	10%	33%	64%
Other families	9,500	2,200	7%	9%	23%
Non-elderly family	103,400	20,500	80%	86%	20%
Elderly family	25,200	3,300	20%	14%	13%
Children 0-17 in families	**108,300**	**28,100**	**100%**	**100%**	**26%**
Aged 0-5	36,300	10,900	34%	39%	30%
Aged 6-17	72,000	17,300	66%	61%	24%
All persons	**461,000**	**101,200**	**100%**	**100%**	**22%**
Aged 0-14	93,000	25,400	20%	25%	27%
Aged 15-24	59,600	15,300	13%	15%	26%
Aged 25-34	72,500	15,600	16%	15%	21%
Aged 35-44	74,300	13,300	16%	13%	18%
Aged 45-54	57,500	8,200	12%	8%	14%
Aged 55-64	41,800	7,800	9%	8%	19%
Aged 65-74	39,000	8,200	8%	8%	21%
Aged 75+	23,300	7,500	5%	7%	32%
Females	236,000	56,600	51%	56%	24%
Males	225,000	44,600	49%	44%	20%
Population groups (all persons)*	**461,000**	**101,200**	**100%**	**100%**	**22%**
Recent immigrants	15,400	7,700	3%	8%	50%
Visible minorities	41,100	16,900	9%	17%	41%
Aboriginal identity	4,700	2,300	1%	2%	48%
With disabilities	59,600	21,000	13%	21%	35%
Education level (aged 15-64)	**305,800**	**60,200**	**100%**	**100%**	**20%**
Post-secondary certificate	102,600	12,800	34%	21%	12%
Secondary	77,400	14,500	25%	24%	19%
Less than secondary	125,800	33,000	41%	55%	26%
Employment activity (aged 15-64)	**305,800**	**60,200**	**100%**	**100%**	**20%**
Full-time, full year employment	123,000	7,300	40%	12%	6%
Part-time, full year employment	21,700	3,200	7%	5%	15%
Part-time, part year employment	83,500	17,100	27%	28%	20%
No employment in 1995	77,600	32,600	25%	54%	42%
Sources of income (non-elderly economic families)					
Average total income	$60,200	$15,000			
Average earnings	$54,900	$10,000			
Average government transfers	$5,700	$8,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		7,300			
Average poverty gap		$11,900			
Average market gap**		$17,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.16

Niagara Regional Municipality

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached individuals	**45,600**	**18,200**	**100%**	**100%**	**40%**
Non-elderly women	12,800	5,900	28%	32%	46%
Non-elderly men	15,400	5,900	34%	32%	38%
Elderly women	13,200	5,400	29%	30%	41%
Elderly men	4,100	1,100	9%	6%	26%
Economic Families	**115,100**	**14,400**	**100%**	**100%**	**13%**
Couples with no children < 18	57,200	3,500	50%	24%	6%
Couples with children < 18	39,700	4,100	34%	28%	10%
Lone-parent families < 18	10,200	5,600	9%	39%	55%
Other families	8,100	1,300	7%	9%	15%
Non-elderly family	90,100	13,300	78%	92%	15%
Elderly family	25,000	1,100	22%	8%	4%
Children 0-17 in families	**92,700**	**17,700**	**100%**	**100%**	**19%**
Aged 0-5	30,200	6,900	33%	39%	23%
Aged 6-17	62,600	10,800	67%	61%	17%
All persons	**396,600**	**61,700**	**100%**	**100%**	**16%**
Aged 0-14	78,800	15,900	20%	26%	20%
Aged 15-24	50,400	9,700	13%	16%	19%
Aged 25-34	55,500	9,500	14%	15%	17%
Aged 35-44	61,700	8,100	16%	13%	13%
Aged 45-54	51,500	5,500	13%	9%	11%
Aged 55-64	38,900	5,000	10%	8%	13%
Aged 65-74	37,600	4,100	9%	7%	11%
Aged 75+	22,200	3,900	6%	6%	17%
Females	203,500	35,600	51%	58%	17%
Males	193,100	26,100	49%	42%	14%
Population groups (all persons)*	**396,600**	**61,700**	**100%**	**100%**	**16%**
Recent immigrants	5,800	2,200	1%	4%	38%
Visible minorities	13,400	4,200	3%	7%	31%
Aboriginal identity	3,900	1,500	1%	2%	38%
With disabilities	51,300	12,800	13%	21%	25%
Education level (aged 15-64)	**258,100**	**37,800**	**100%**	**100%**	**15%**
Post-secondary certificate	83,500	7,500	32%	20%	9%
Secondary	70,900	9,700	27%	26%	14%
Less than secondary	103,700	20,700	40%	55%	20%
Employment activity (aged 15-64)	**258,100**	**37,800**	**100%**	**100%**	**15%**
Full-time, full year employment	100,400	4,500	39%	12%	5%
Part-time, full year employment	20,000	2,200	8%	6%	11%
Part-time, part year employment	77,500	12,100	30%	32%	16%
No employment in 1995	60,200	19,000	23%	50%	32%
Sources of income (non-elderly economic families)					
Average total income	$58,300	$12,900			
Average earnings	$52,400	$7,800			
Average government transfers	$5,800	$7,700			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,500			
Average poverty gap		$9,500			
Average market gap**		$14,500			

* Population groups not mutually exclusive **Market gap based on income of market-poor families

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.17

Waterloo Regional Municipality

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**45,300**	**15,400**	**100%**	**100%**	**34%**
Non-elderly women	14,600	5,700	32%	37%	39%
Non-elderly men	19,000	6,100	42%	39%	32%
Elderly women	9,200	3,200	20%	20%	34%
Elderly men	2,500	500	6%	4%	22%
Economic Families	**111,300**	**13,200**	**100%**	**100%**	**12%**
Couples with no children < 18	49,000	3,000	44%	22%	6%
Couples with children < 18	45,900	4,300	41%	33%	9%
Lone-parent families < 18	9,700	4,900	9%	37%	50%
Other families	6,600	1,000	6%	7%	14%
Non-elderly family	94,400	12,400	85%	94%	13%
Elderly family	16,900	700	15%	6%	4%
Children 0-17 in families	**104,100**	**17,900**	**100%**	**100%**	**17%**
Aged 0-5	35,500	6,800	34%	38%	19%
Aged 6-17	68,600	11,100	66%	62%	16%
All persons	**400,700**	**57,300**	**100%**	**100%**	**14%**
Aged 0-14	88,600	15,900	22%	28%	18%
Aged 15-24	56,700	11,200	14%	20%	20%
Aged 25-34	67,600	9,800	17%	17%	14%
Aged 35-44	66,300	7,600	17%	13%	11%
Aged 45-54	49,300	4,400	12%	8%	9%
Aged 55-64	31,300	3,700	8%	6%	12%
Aged 65-74	25,700	2,300	6%	4%	9%
Aged 75+	15,200	2,400	4%	4%	16%
Females	203,100	31,800	51%	56%	16%
Males	197,600	25,500	49%	44%	13%
Population groups (all persons)*	**400,700**	**57,300**	**100%**	**100%**	**14%**
Recent immigrants	12,600	5,100	3%	9%	41%
Visible minorities	33,900	9,800	8%	17%	29%
Aboriginal identity	2,200	700	1%	1%	30%
With disabilities	40,300	9,400	10%	16%	23%
Education level (aged 15-64)	**271,100**	**36,700**	**100%**	**100%**	**14%**
Post-secondary certificate	91,500	8,200	34%	22%	9%
Secondary	67,900	9,200	25%	25%	14%
Less than secondary	111,700	19,300	41%	53%	17%
Employment activity (aged 15-64)	**271,100**	**36,700**	**100%**	**100%**	**14%**
Full-time, full year employment	123,800	5,300	46%	15%	4%
Part-time, full year employment	20,200	2,200	7%	6%	11%
Part-time, part year employment	76,300	12,500	28%	34%	16%
No employment in 1995	50,800	16,700	19%	45%	33%
Sources of income (non-elderly economic families)					
Average total income	$63,000	$13,200			
Average earnings	$56,500	$7,900			
Average government transfers	$5,000	$7,600			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,200			
Average poverty gap		$9,800			
Average market gap**		$14,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.18

Essex County

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**40,400**	**14,400**	**100%**	**100%**	**36%**
Non-elderly women	11,400	4,700	28%	33%	41%
Non-elderly men	15,600	4,800	39%	34%	31%
Elderly women	10,200	4,000	25%	27%	39%
Elderly men	3,200	900	8%	6%	28%
Economic Families	**96,100**	**11,400**	**100%**	**100%**	**12%**
Couples with no children < 18	43,800	2,500	46%	22%	6%
Couples with children < 18	36,200	3,300	38%	29%	9%
Lone-parent families < 18	8,800	4,500	9%	39%	51%
Other families	7,300	1,200	8%	10%	16%
Non-elderly family	79,100	10,600	82%	92%	13%
Elderly family	17,000	900	18%	8%	5%
Children 0-17 in families	**84,500**	**14,800**	**100%**	**100%**	**18%**
Aged 0-5	28,000	6,000	33%	40%	21%
Aged 6-17	56,500	8,900	67%	60%	16%
All persons	**345,700**	**50,200**	**100%**	**100%**	**15%**
Aged 0-14	71,900	13,400	21%	27%	19%
Aged 15-24	49,400	8,700	14%	17%	18%
Aged 25-34	54,700	7,900	16%	16%	15%
Aged 35-44	54,400	6,300	16%	12%	12%
Aged 45-54	43,200	3,900	13%	8%	9%
Aged 55-64	30,100	4,000	9%	8%	13%
Aged 65-74	26,500	2,900	8%	6%	11%
Aged 75+	15,700	3,100	5%	6%	20%
Females	176,200	28,700	51%	57%	16%
Males	169,600	21,500	49%	43%	13%
Population groups (all persons)*	**345,700**	**50,200**	**100%**	**100%**	**15%**
Recent immigrants	12,000	4,900	3%	10%	41%
Visible minorities	30,100	9,500	9%	19%	32%
Aboriginal identity	2,600	900	1%	2%	33%
With disabilities	42,300	10,100	12%	20%	24%
Education level (aged 15-64)	**231,700**	**30,800**	**100%**	**100%**	**13%**
Post-secondary certificate	75,000	6,500	32%	21%	9%
Secondary	67,400	8,600	29%	28%	13%
Less than secondary	89,300	15,700	39%	51%	18%
Employment activity (aged 15-64)	**231,700**	**30,800**	**100%**	**100%**	**13%**
Full-time, full year employment	95,000	3,900	41%	13%	4%
Part-time, full year employment	16,600	1,600	7%	5%	10%
Part-time, part year employment	67,200	9,500	29%	31%	14%
No employment in 1995	53,000	15,800	23%	51%	30%
Sources of income (non-elderly economic families)					
Average total income	$65,500	$12,400			
Average earnings	$59,600	$7,800			
Average government transfers	$5,700	$7,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,000			
Average poverty gap		$10,200			
Average market gap**		$14,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.19

Middlesex County

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**55,000**	**20,700**	**100%**	**100%**	**38%**
Non-elderly women	18,900	7,700	34%	37%	41%
Non-elderly men	21,500	8,600	39%	42%	40%
Elderly women	11,300	3,500	21%	17%	31%
Elderly men	3,300	900	6%	4%	26%
Economic Families	**106,200**	**14,300**	**100%**	**100%**	**13%**
Couples with no children < 18	48,700	2,900	46%	20%	6%
Couples with children < 18	39,800	4,300	37%	30%	11%
Lone-parent families < 18	10,800	6,000	10%	42%	55%
Other families	7,000	1,200	7%	8%	17%
Non-elderly family	88,500	13,600	83%	95%	15%
Elderly family	17,700	700	17%	5%	4%
Children 0-17 in families	**94,500**	**19,700**	**100%**	**100%**	**21%**
Aged 0-5	32,000	7,600	34%	39%	24%
Aged 6-17	62,500	12,100	66%	61%	19%
All persons	**384,200**	**65,800**	**100%**	**100%**	**17%**
Aged 0-14	81,000	17,700	21%	27%	22%
Aged 15-24	52,800	13,400	14%	20%	25%
Aged 25-34	62,900	11,800	16%	18%	19%
Aged 35-44	63,300	8,900	16%	13%	14%
Aged 45-54	47,900	5,000	12%	8%	10%
Aged 55-64	31,500	3,800	8%	6%	12%
Aged 65-74	27,100	2,700	7%	4%	10%
Aged 75+	17,600	2,600	5%	4%	15%
Females	197,700	36,000	51%	55%	18%
Males	186,600	29,800	49%	45%	16%
Population groups (all persons)*	**384,200**	**65,800**	**100%**	**100%**	**17%**
Recent immigrants	11,600	5,700	3%	9%	49%
Visible minorities	29,400	11,500	8%	18%	39%
Aboriginal identity	3,900	2,100	1%	3%	54%
With disabilities	46,200	12,300	12%	19%	27%
Education level (aged 15-64)	**258,500**	**42,700**	**100%**	**100%**	**17%**
Post-secondary certificate	100,000	11,200	39%	26%	11%
Secondary	68,500	11,900	26%	28%	17%
Less than secondary	90,000	19,600	35%	46%	22%
Employment activity (aged 15-64)	**258,500**	**42,800**	**100%**	**100%**	**17%**
Full-time, full year employment	110,400	5,100	43%	12%	5%
Part-time, full year employment	20,900	2,800	8%	7%	14%
Part-time, part year employment	73,500	15,200	28%	36%	21%
No employment in 1995	53,800	19,600	21%	46%	36%
Sources of income (non-elderly economic families)					
Average total income	$60,900	$13,500			
Average earnings	$54,100	$8,100			
Average government transfers	$5,600	$8,200			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,400			
Average poverty gap		$9,300			
Average market gap**		$14,900			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.20

Sudbury Regional Municipality

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	19,500	8,300	100%	100%	43%
Non-elderly women	6,100	3,100	31%	37%	50%
Non-elderly men	7,500	3,000	38%	36%	40%
Elderly women	4,300	1,800	22%	22%	43%
Elderly men	1,600	400	8%	5%	26%
Economic Families	46,500	6,700	100%	100%	14%
Couples with no children < 18	21,600	1,500	46%	22%	7%
Couples with children < 18	17,300	1,900	37%	29%	11%
Lone-parent families < 18	4,600	2,800	10%	42%	61%
Other families	3,100	500	7%	8%	17%
Non-elderly family	39,200	6,200	84%	93%	16%
Elderly family	7,300	400	16%	7%	6%
Children 0-17 in families	38,400	8,100	100%	100%	21%
Aged 0-5	12,200	3,400	32%	42%	28%
Aged 6-17	26,300	4,800	68%	58%	18%
All persons	162,000	27,900	100%	100%	17%
Aged 0-14	32,000	7,300	20%	26%	23%
Aged 15-24	24,700	5,700	15%	20%	23%
Aged 25-34	24,700	4,900	15%	18%	20%
Aged 35-44	26,100	3,200	16%	11%	12%
Aged 45-54	21,700	2,000	13%	7%	9%
Aged 55-64	15,000	2,000	9%	7%	14%
Aged 65-74	11,900	1,600	7%	6%	13%
Aged 75+	6,000	1,200	4%	4%	21%
Females	82,500	16,000	51%	57%	19%
Males	79,500	11,900	49%	43%	15%
Population groups (all persons)*	162,000	27,900	100%	100%	17%
Recent immigrants	700	200	0%	1%	32%
Visible minorities	2,800	700	2%	3%	26%
Aboriginal identity	4,100	1,900	3%	7%	47%
With disabilities	22,800	6,200	14%	22%	27%
Education level (aged 15-64)	112,200	17,800	100%	100%	16%
Post-secondary certificate	36,400	3,300	32%	19%	9%
Secondary	28,100	4,400	25%	25%	16%
Less than secondary	47,700	10,100	43%	56%	21%
Employment activity (aged 15-64)	112,200	17,800	100%	100%	16%
Full-time, full year employment	39,500	1,600	35%	9%	4%
Part-time, full year employment	8,000	900	7%	5%	12%
Part-time, part year employment	33,500	5,400	30%	30%	16%
No employment in 1995	31,300	10,000	28%	56%	32%
Sources of income (non-elderly economic families)					
Average total income	$60,300	$12,700			
Average earnings	$55,400	$7,400			
Average government transfers	$6,500	$8,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,100			
Average poverty gap		$9,100			
Average market gap**		$15,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.21

Thunder Bay District

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	19,200	6,800	100%	100%	35%
Non-elderly women	5,000	2,100	26%	30%	41%
Non-elderly men	7,800	2,400	41%	35%	31%
Elderly women	4,700	2,000	24%	29%	41%
Elderly men	1,700	400	9%	6%	23%
Economic Families	43,300	4,700	100%	100%	11%
Couples with no children < 18	19,900	1,000	46%	21%	5%
Couples with children < 18	16,500	1,100	38%	24%	7%
Lone-parent families < 18	3,900	2,100	9%	45%	54%
Other families	3,100	500	7%	11%	16%
Non-elderly family	35,700	4,400	82%	93%	12%
Elderly family	7,600	300	18%	7%	4%
Children 0-17 in families	36,900	5,800	100%	100%	16%
Aged 0-5	11,500	2,400	31%	41%	21%
Aged 6-17	25,400	3,400	69%	59%	14%
All persons	153,300	20,700	100%	100%	13%
Aged 0-14	31,300	5,400	20%	26%	17%
Aged 15-24	21,200	3,600	14%	17%	17%
Aged 25-34	23,000	3,200	15%	16%	14%
Aged 35-44	26,600	2,600	17%	13%	10%
Aged 45-54	19,400	1,600	13%	7%	8%
Aged 55-64	13,000	1,600	9%	8%	12%
Aged 65-74	11,700	1,200	8%	6%	11%
Aged 75+	7,100	1,500	5%	7%	21%
Females	77,200	11,900	50%	58%	15%
Males	76,100	8,800	50%	42%	12%
Population groups (all persons)*	153,300	20,700	100%	100%	13%
Recent immigrants	1,000	300	1%	2%	33%
Visible minorities	3,000	500	2%	2%	17%
Aboriginal identity	9,100	3,600	6%	17%	39%
With disabilities	19,800	4,700	13%	23%	24%
Education level (aged 15-64)	103,200	12,500	100%	100%	12%
Post-secondary certificate	33,600	2,500	33%	20%	7%
Secondary	25,000	2,600	24%	21%	11%
Less than secondary	44,600	7,400	43%	59%	17%
Employment activity (aged 15-64)	103,200	12,500	100%	100%	12%
Full-time, full year employment	40,400	1,300	39%	11%	3%
Part-time, full year employment	8,000	800	8%	6%	10%
Part-time, part year employment	33,000	4,400	32%	35%	13%
No employment in 1995	21,700	6,000	21%	48%	28%
Sources of income (non-elderly economic families)					
Average total income	$63,400	$12,400			
Average earnings	$57,200	$7,100			
Average government transfers	$5,700	$7,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,600			
Average poverty gap		$9,400			
Average market gap**		$14,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B3.22

Capital Regional District

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	60,500	21,900	100%	100%	36%
Non-elderly women	19,700	8,000	33%	37%	40%
Non-elderly men	22,400	8,900	37%	41%	40%
Elderly women	14,200	4,200	23%	19%	29%
Elderly men	4,200	900	7%	4%	21%
Economic Families	86,500	8,900	100%	100%	10%
Couples with no children < 18	46,100	2,200	53%	25%	5%
Couples with children < 18	27,000	2,300	31%	26%	9%
Lone-parent families < 18	8,300	3,700	10%	41%	44%
Other families	5,200	700	6%	8%	13%
Non-elderly family	66,600	8,300	77%	93%	12%
Elderly family	19,900	600	23%	7%	3%
Children 0-17 in families	61,000	10,300	100%	100%	17%
Aged 0-5	19,500	4,200	32%	41%	22%
Aged 6-17	41,600	6,100	68%	59%	15%
All persons	307,800	47,600	100%	100%	15%
Aged 0-14	51,700	9,400	17%	20%	18%
Aged 15-24	38,100	9,600	12%	20%	25%
Aged 25-34	45,200	8,400	15%	18%	19%
Aged 35-44	50,800	6,800	17%	14%	13%
Aged 45-54	42,200	4,200	14%	9%	10%
Aged 55-64	26,800	3,300	9%	7%	12%
Aged 65-74	28,300	2,400	9%	5%	8%
Aged 75+	24,700	3,500	8%	7%	14%
Females	160,400	26,700	52%	56%	17%
Males	147,400	20,900	48%	44%	14%
Population groups (all persons)*	307,800	47,600	100%	100%	15%
Recent immigrants	6,500	2,000	2%	4%	30%
Visible minorities	22,800	5,000	7%	11%	22%
Aboriginal identity	5,400	2,200	2%	5%	40%
With disabilities	38,300	9,400	12%	20%	25%
Education level (aged 15-64)	203,200	32,300	100%	100%	16%
Post-secondary certificate	86,400	9,800	43%	30%	11%
Secondary	52,200	9,200	26%	28%	18%
Less than secondary	64,600	13,300	32%	41%	21%
Employment activity (aged 15-64)	203,200	32,300	100%	100%	16%
Full-time, full year employment	81,500	4,000	40%	12%	5%
Part-time, full year employment	14,800	2,100	7%	6%	14%
Part-time, part year employment	68,600	13,700	34%	42%	20%
No employment in 1995	38,300	12,600	19%	39%	33%
Sources of income (non-elderly economic families)					
Average total income	$62,300	$13,100			
Average earnings	$54,400	$8,700			
Average government transfers	$4,900	$6,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,500			
Average poverty gap		$8,600			
Average market gap**		$12,900			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.1

St. John's

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**13,100**	**6,400**	**100%**	**100%**	**49%**
Non-elderly women	5,000	2,400	38%	38%	49%
Non-elderly men	5,000	2,600	38%	41%	53%
Elderly women	2,500	1,100	19%	18%	45%
Elderly men	700	200	5%	3%	26%
Economic Families	**27,500**	**5,700**	**100%**	**100%**	**21%**
Couples with no children < 18	11,800	1,300	43%	23%	11%
Couples with children < 18	9,600	1,500	35%	26%	15%
Lone-parent families < 18	3,100	2,100	11%	36%	66%
Other families	3,000	800	11%	14%	27%
Non-elderly family	23,000	5,200	83%	91%	23%
Elderly family	4,600	500	17%	9%	11%
Children 0-17 in families	**21,900**	**6,100**	**100%**	**100%**	**28%**
Aged 0-5	6,500	2,000	30%	32%	30%
Aged 6-17	15,400	4,100	70%	68%	27%
All persons	**99,800**	**23,400**	**100%**	**100%**	**23%**
Aged 0-14	18,300	5,400	18%	23%	29%
Aged 15-24	16,600	5,500	17%	23%	33%
Aged 25-34	17,200	4,000	17%	17%	23%
Aged 35-44	15,800	2,900	16%	12%	18%
Aged 45-54	12,900	2,200	13%	9%	17%
Aged 55-64	8,100	1,600	8%	7%	19%
Aged 65-74	6,400	1,000	6%	4%	16%
Aged 75+	4,600	1,000	5%	4%	21%
Females	52,400	13,100	52%	56%	25%
Males	47,400	10,400	48%	44%	22%
Population groups (all persons)*	**99,800**	**23,400**	**100%**	**100%**	**23%**
Recent immigrants	800	400	1%	2%	48%
Visible minorities	2,000	600	2%	3%	30%
Aboriginal identity	400	100	0%	1%	33%
With disabilities	10,300	3,600	10%	15%	35%
Education level (aged 15-64)	**70,600**	**16,100**	**100%**	**100%**	**23%**
Post-secondary certificate	28,500	3,700	40%	23%	13%
Secondary	15,000	3,700	21%	23%	25%
Less than secondary	27,100	8,700	38%	54%	32%
Employment activity (aged 15-64)	**70,600**	**16,100**	**100%**	**100%**	**23%**
Full-time, full year employment	25,900	1,300	37%	8%	5%
Part-time, full year employment	3,500	700	5%	4%	18%
Part-time, part year employment	20,100	4,600	28%	28%	23%
No employment in 1995	21,000	9,500	30%	59%	45%
Sources of income (non-elderly economic families)					
Average total income	$55,300	$11,900			
Average earnings	$49,800	$7,600			
Average government transfers	$6,400	$7,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,400			
Average poverty gap		$10,600			
Average market gap**		$15,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.2

Halifax

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	27,100	11,200	100%	100%	41%
Non-elderly women	11,000	4,800	41%	43%	44%
Non-elderly men	10,400	4,600	38%	41%	44%
Elderly women	4,500	1,500	17%	13%	33%
Elderly men	1,200	400	4%	3%	30%
Economic Families	29,300	5,500	100%	100%	19%
Couples with no children < 18	14,600	1,400	50%	25%	9%
Couples with children < 18	8,000	1,200	27%	23%	16%
Lone-parent families < 18	3,500	2,200	12%	40%	62%
Other families	3,200	700	11%	13%	22%
Non-elderly family	23,600	5,000	80%	91%	21%
Elderly family	5,700	500	20%	9%	8%
Children 0-17 in families	19,300	5,900	100%	100%	30%
Aged 0-5	6,700	2,200	35%	38%	33%
Aged 6-17	12,600	3,600	65%	62%	29%
All persons	110,700	27,100	100%	100%	25%
Aged 0-14	16,600	5,300	15%	19%	32%
Aged 15-24	16,700	6,800	15%	25%	41%
Aged 25-34	22,100	5,400	20%	20%	24%
Aged 35-44	17,200	3,500	16%	13%	20%
Aged 45-54	13,600	2,000	12%	7%	15%
Aged 55-64	9,200	1,700	8%	6%	19%
Aged 65-74	8,400	1,100	8%	4%	14%
Aged 75+	7,000	1,300	6%	5%	19%
Females	59,000	15,200	53%	56%	26%
Males	51,700	12,000	47%	44%	23%
Population groups (all persons)*	110,700	27,100	100%	100%	25%
Recent immigrants	3,400	2,000	3%	7%	58%
Visible minorities	10,900	4,700	10%	17%	43%
Aboriginal identity	500	300	0%	1%	52%
With disabilities	13,900	4,800	13%	18%	35%
Education level (aged 15-64)	78,800	19,400	100%	100%	25%
Post-secondary certificate	39,300	6,900	50%	36%	18%
Secondary	15,800	4,800	20%	25%	30%
Less than secondary	23,700	7,700	30%	40%	33%
Employment activity (aged 15-64)	78,800	19,400	100%	100%	25%
Full-time, full year employment	32,100	2,300	41%	12%	7%
Part-time, full year employment	5,300	1,300	7%	7%	24%
Part-time, part year employment	24,200	7,800	31%	40%	32%
No employment in 1995	17,300	8,000	22%	41%	46%
Sources of income (non-elderly economic families)					
Average total income	$56,500	$11,900			
Average earnings	$48,200	$8,000			
Average government transfers	$5,000	$6,700			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,900			
Average poverty gap		$10,300			
Average market gap**		$14,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.3

Saint John

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	11,300	5,200	100%	100%	46%
Non-elderly women	3,700	1,900	33%	36%	51%
Non-elderly men	3,700	1,700	33%	32%	45%
Elderly women	3,000	1,300	26%	26%	45%
Elderly men	900	300	8%	5%	29%
Economic Families	20,000	4,700	100%	100%	24%
Couples with no children < 18	8,700	1,000	44%	21%	11%
Couples with children < 18	6,300	1,100	32%	24%	18%
Lone-parent families < 18	2,800	2,000	14%	43%	73%
Other families	2,200	600	11%	13%	28%
Non-elderly family	16,200	4,300	81%	91%	26%
Elderly family	3,700	400	19%	9%	12%
Children 0-17 in families	15,700	5,400	100%	100%	35%
Aged 0-5	5,200	2,200	33%	41%	42%
Aged 6-17	10,500	3,200	67%	59%	31%
All persons	70,800	19,100	100%	100%	27%
Aged 0-14	13,300	4,800	19%	25%	36%
Aged 15-24	10,100	3,500	14%	18%	35%
Aged 25-34	11,500	2,900	16%	15%	26%
Aged 35-44	10,900	2,600	15%	14%	24%
Aged 45-54	8,500	1,600	12%	9%	19%
Aged 55-64	6,100	1,400	9%	7%	23%
Aged 65-74	5,700	1,100	8%	5%	18%
Aged 75+	4,700	1,200	7%	6%	25%
Females	37,500	11,100	53%	58%	29%
Males	33,300	8,100	47%	42%	24%
Population groups (all persons)*	70,800	19,100	100%	100%	27%
Recent immigrants	100	0	0%	0%	26%
Visible minorities	2,000	800	3%	4%	41%
Aboriginal identity	500	200	1%	1%	42%
With disabilities	11,100	4,400	16%	23%	40%
Education level (aged 15-64)	47,200	12,000	100%	100%	25%
Post-secondary certificate	14,000	2,100	30%	18%	15%
Secondary	12,600	2,800	27%	23%	22%
Less than secondary	20,600	7,200	44%	59%	35%
Employment activity (aged 15-64)	47,200	12,000	100%	100%	25%
Full-time, full year employment	16,900	1,300	36%	11%	8%
Part-time, full year employment	2,800	600	6%	5%	22%
Part-time, part year employment	14,000	3,600	30%	30%	26%
No employment in 1995	13,500	6,500	29%	54%	48%
Sources of income (non-elderly economic families)					
Average total income	$44,800	$11,800			
Average earnings	$40,700	$7,400			
Average government transfers	$6,100	$7,200			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,700			
Average poverty gap		$10,300			
Average market gap**		$15,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.4

Quebec

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	44,500	25,500	100%	100%	57%
Non-elderly women	16,200	9,000	36%	35%	56%
Non-elderly men	17,900	10,000	40%	39%	56%
Elderly women	8,200	5,300	18%	21%	65%
Elderly men	2,200	1,200	5%	5%	53%
Economic Families	43,200	11,700	100%	100%	27%
Couples with no children < 18	20,300	4,000	47%	34%	20%
Couples with children < 18	12,200	2,700	28%	23%	22%
Lone-parent families < 18	5,300	3,300	12%	28%	61%
Other families	5,400	1,700	12%	15%	33%
Non-elderly family	34,900	9,800	81%	84%	28%
Elderly family	8,300	1,900	19%	16%	22%
Children 0-17 in families	27,300	9,300	100%	100%	34%
Aged 0-5	9,400	3,600	34%	38%	38%
Aged 6-17	17,900	5,800	66%	62%	32%
All persons	163,000	56,500	100%	100%	35%
Aged 0-14	22,200	7,900	14%	14%	36%
Aged 15-24	21,700	9,400	13%	17%	43%
Aged 25-34	28,100	9,900	17%	17%	35%
Aged 35-44	28,300	8,200	17%	15%	29%
Aged 45-54	22,900	6,100	14%	11%	27%
Aged 55-64	15,900	5,700	10%	10%	36%
Aged 65-74	14,200	5,200	9%	9%	37%
Aged 75+	9,700	4,100	6%	7%	42%
Females	85,900	31,200	53%	55%	36%
Males	77,100	25,300	47%	45%	33%
Population groups (all persons)*	163,000	56,500	100%	100%	35%
Recent immigrants	1,800	1,200	1%	2%	65%
Visible minorities	3,700	2,300	2%	4%	62%
Aboriginal identity	900	600	1%	1%	60%
With disabilities	13,900	8,100	9%	14%	58%
Education level (aged 15-64)	116,900	39,300	100%	100%	34%
Post-secondary certificate	45,800	11,500	39%	29%	25%
Secondary	30,400	9,500	26%	24%	31%
Less than secondary	40,700	18,300	35%	47%	45%
Employment activity (aged 15-64)	116,900	39,300	100%	100%	34%
Full-time, full year employment	40,400	4,300	35%	11%	11%
Part-time, full year employment	6,600	2,100	6%	5%	31%
Part-time, part year employment	34,900	12,200	30%	31%	35%
No employment in 1995	34,900	20,800	30%	53%	60%
Sources of income (non-elderly economic families)					
Average total income	$47,200	$13,800			
Average earnings	$44,400	$10,000			
Average government transfers	$5,200	$6,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,800			
Average poverty gap		$11,200			
Average market gap**		$15,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.
Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.5

Trois-Rivieres

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**11,000**	**6,400**	**100%**	**100%**	**58%**
Non-elderly women	4,100	2,500	37%	39%	61%
Non-elderly men	3,900	2,200	35%	34%	57%
Elderly women	2,400	1,400	21%	22%	60%
Elderly men	700	300	6%	5%	45%
Economic Families	**12,800**	**2,900**	**100%**	**100%**	**23%**
Couples with no children < 18	6,400	1,000	50%	36%	16%
Couples with children < 18	3,500	600	28%	20%	16%
Lone-parent families < 18	1,600	1,000	13%	35%	63%
Other families	1,200	300	10%	10%	24%
Non-elderly family	10,200	2,600	80%	88%	25%
Elderly family	2,600	300	20%	12%	14%
Children 0-17 in families	**8,300**	**2,600**	**100%**	**100%**	**31%**
Aged 0-5	2,700	1,000	32%	39%	38%
Aged 6-17	5,600	1,600	68%	61%	28%
All persons	**46,400**	**14,300**	**100%**	**100%**	**31%**
Aged 0-14	6,700	2,200	14%	16%	33%
Aged 15-24	7,000	2,900	15%	20%	41%
Aged 25-34	6,600	2,200	14%	16%	34%
Aged 35-44	7,200	1,800	16%	13%	25%
Aged 45-54	6,500	1,500	14%	10%	23%
Aged 55-64	5,100	1,400	11%	10%	28%
Aged 65-74	4,700	1,300	10%	9%	27%
Aged 75+	2,600	1,000	6%	7%	37%
Females	24,500	8,200	53%	57%	33%
Males	21,900	6,100	47%	43%	28%
Population groups (all persons)*	**46,400**	**14,300**	**100%**	**100%**	**31%**
Recent immigrants	200	100	0%	1%	41%
Visible minorities	600	300	1%	2%	47%
Aboriginal identity	200	100	0%	1%	75%
With disabilities	4,200	2,300	9%	16%	54%
Education level (aged 15-64)	**32,400**	**9,800**	**100%**	**100%**	**30%**
Post-secondary certificate	12,400	2,600	38%	26%	21%
Secondary	8,100	2,400	25%	25%	30%
Less than secondary	11,900	4,800	37%	49%	40%
Employment activity (aged 15-64)	**32,400**	**9,800**	**100%**	**100%**	**30%**
Full-time, full year employment	9,500	600	29%	6%	7%
Part-time, full year employment	2,100	400	6%	5%	22%
Part-time, part year employment	9,900	3,000	31%	31%	30%
No employment in 1995	11,000	5,800	34%	59%	52%
Sources of income (non-elderly economic families)					
Average total income	$47,100	$11,400			
Average earnings	$44,200	$6,700			
Average government transfers	$5,600	$6,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		900			
Average poverty gap		$9,900			
Average market gap**		$14,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.6

Sherbrooke

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	17,300	9,400	100%	100%	55%
Non-elderly women	6,300	3,600	37%	38%	57%
Non-elderly men	7,000	3,700	40%	40%	54%
Elderly women	3,100	1,700	18%	18%	54%
Elderly men	900	400	5%	5%	49%
Economic Families	20,200	4,500	100%	100%	22%
Couples with no children < 18	9,600	1,200	48%	27%	13%
Couples with children < 18	5,700	1,100	28%	24%	19%
Lone-parent families < 18	3,000	1,700	15%	38%	58%
Other families	1,900	500	9%	10%	25%
Non-elderly family	16,500	4,100	82%	92%	25%
Elderly family	3,700	400	18%	8%	10%
Children 0-17 in families	14,200	4,500	100%	100%	32%
Aged 0-5	4,600	1,600	33%	36%	35%
Aged 6-17	9,500	2,900	67%	64%	30%
All persons	73,300	21,800	100%	100%	30%
Aged 0-14	11,400	3,900	16%	18%	34%
Aged 15-24	12,300	4,900	17%	22%	39%
Aged 25-34	11,200	3,200	15%	15%	29%
Aged 35-44	11,600	3,200	16%	15%	28%
Aged 45-54	9,900	2,200	13%	10%	22%
Aged 55-64	6,700	1,700	9%	8%	26%
Aged 65-74	6,300	1,500	9%	7%	23%
Aged 75+	3,900	1,200	5%	5%	31%
Females	38,700	12,300	53%	56%	32%
Males	34,600	9,500	47%	44%	27%
Population groups (all persons)*	73,300	21,800	100%	100%	30%
Recent immigrants	1,400	900	2%	4%	67%
Visible minorities	2,000	1,100	3%	5%	54%
Aboriginal identity	300	200	0%	1%	72%
With disabilities	6,700	3,500	9%	16%	52%
Education level (aged 15-64)	51,700	15,200	100%	100%	29%
Post-secondary certificate	21,500	4,800	42%	32%	22%
Secondary	12,400	3,700	24%	24%	29%
Less than secondary	17,700	6,700	34%	44%	38%
Employment activity (aged 15-64)	51,700	15,200	100%	100%	29%
Full-time, full year employment	16,000	1,300	31%	9%	8%
Part-time, full year employment	3,600	1,000	7%	6%	26%
Part-time, part year employment	17,400	5,100	34%	34%	29%
No employment in 1995	14,600	7,800	28%	51%	53%
Sources of income (non-elderly economic families)					
Average total income	$46,400	$12,400			
Average earnings	$42,000	$7,500			
Average government transfers	$5,400	$7,100			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,300			
Average poverty gap		$9,100			
Average market gap**		$13,900			

* Population groups not mutually exclusive **Market gap based on income of market-poor families

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

Table B4.7

Longueuil

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	21,600	10,900	100%	100%	50%
Non-elderly women	8,100	3,900	38%	36%	49%
Non-elderly men	9,200	4,000	43%	37%	44%
Elderly women	3,300	2,300	15%	21%	71%
Elderly men	1,000	600	5%	5%	58%
Economic Families	36,000	9,400	100%	100%	26%
Couples with no children < 18	15,500	2,500	43%	26%	16%
Couples with children < 18	11,400	2,500	32%	27%	22%
Lone-parent families < 18	5,300	3,300	15%	35%	63%
Other families	3,800	1,100	11%	12%	30%
Non-elderly family	30,800	8,200	85%	88%	27%
Elderly family	5,200	1,200	15%	12%	22%
Children 0-17 in families	27,200	9,900	100%	100%	36%
Aged 0-5	9,800	4,000	36%	40%	41%
Aged 6-17	17,400	5,900	64%	60%	34%
All persons	126,300	38,200	100%	100%	30%
Aged 0-14	22,800	8,600	18%	23%	38%
Aged 15-24	18,000	6,400	14%	17%	36%
Aged 25-34	20,700	6,100	16%	16%	30%
Aged 35-44	21,900	5,400	17%	14%	24%
Aged 45-54	18,500	3,900	15%	10%	21%
Aged 55-64	11,800	3,200	9%	8%	27%
Aged 65-74	8,300	2,800	7%	7%	34%
Aged 75+	4,300	1,800	3%	5%	42%
Females	65,400	21,400	52%	56%	33%
Males	61,000	16,800	48%	44%	28%
Population groups (all persons)*	126,300	38,200	100%	100%	30%
Recent immigrants	2,800	1,900	2%	5%	67%
Visible minorities	9,900	5,000	8%	13%	50%
Aboriginal identity	300	100	0%	0%	41%
With disabilities	10,200	5,200	8%	14%	51%
Education level (aged 15-64)	90,900	25,000	100%	100%	27%
Post-secondary certificate	30,800	4,600	34%	19%	15%
Secondary	23,300	6,100	26%	24%	26%
Less than secondary	36,800	14,300	40%	57%	39%
Employment activity (aged 15-64)	90,900	25,000	100%	100%	27%
Full-time, full year employment	33,800	2,800	37%	11%	8%
Part-time, full year employment	4,400	900	5%	4%	22%
Part-time, part year employment	26,200	6,800	29%	27%	26%
No employment in 1995	26,600	14,400	29%	58%	54%
Sources of income (non-elderly economic families)					
Average total income	$50,300	$13,800			
Average earnings	$47,500	$9,900			
Average government transfers	$5,500	$7,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,500			
Average poverty gap		$12,300			
Average market gap**		$17,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.8

Laval

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**34,000**	**15,900**	**100%**	**100%**	**47%**
Non-elderly women	12,100	5,400	35%	34%	45%
Non-elderly men	12,900	4,900	38%	31%	38%
Elderly women	6,900	4,500	20%	28%	66%
Elderly men	2,200	1,100	6%	7%	53%
Economic Families	**94,400**	**17,300**	**100%**	**100%**	**18%**
Couples with no children < 18	43,400	5,700	46%	33%	13%
Couples with children < 18	36,100	6,100	38%	35%	17%
Lone-parent families < 18	8,000	4,100	8%	23%	51%
Other families	6,800	1,500	7%	9%	22%
Non-elderly family	79,300	14,500	84%	84%	18%
Elderly family	15,100	2,800	16%	16%	18%
Children 0-17 in families	**76,800**	**18,700**	**100%**	**100%**	**24%**
Aged 0-5	26,300	7,000	34%	37%	27%
Aged 6-17	50,500	11,700	66%	63%	23%
All persons	**325,800**	**69,900**	**100%**	**100%**	**21%**
Aged 0-14	64,300	16,200	20%	23%	25%
Aged 15-24	41,700	9,700	13%	14%	23%
Aged 25-34	50,100	10,000	15%	14%	20%
Aged 35-44	56,900	10,300	17%	15%	18%
Aged 45-54	45,000	6,800	14%	10%	15%
Aged 55-64	33,300	6,800	10%	10%	20%
Aged 65-74	23,900	6,300	7%	9%	26%
Aged 75+	10,700	3,800	3%	5%	36%
Females	166,600	38,500	51%	55%	23%
Males	159,200	31,400	49%	45%	20%
Population groups (all persons)*	**325,800**	**69,900**	**100%**	**100%**	**21%**
Recent immigrants	5,400	2,700	2%	4%	51%
Visible minorities	26,400	10,100	8%	15%	38%
Aboriginal identity	500	300	0%	0%	50%
With disabilities	19,800	7,700	6%	11%	39%
Education level (aged 15-64)	**227,000**	**43,600**	**100%**	**100%**	**19%**
Post-secondary certificate	79,900	8,700	35%	20%	11%
Secondary	64,100	11,900	28%	27%	19%
Less than secondary	83,000	23,000	37%	53%	28%
Employment activity (aged 15-64)	**227,000**	**43,600**	**100%**	**100%**	**19%**
Full-time, full year employment	92,400	7,000	41%	16%	8%
Part-time, full year employment	12,700	1,900	6%	4%	15%
Part-time, part year employment	63,800	12,500	28%	29%	20%
No employment in 1995	58,000	22,200	26%	51%	38%
Sources of income (non-elderly economic families)					
Average total income	$56,200	$15,900			
Average earnings	$50,700	$12,000			
Average government transfers	$5,100	$6,700			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		5,200			
Average poverty gap		$11,500			
Average market gap**		$14,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.9

Montreal

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**256,200**	**148,300**	**100%**	**100%**	**58%**
Non-elderly women	91,200	49,300	36%	33%	54%
Non-elderly men	111,100	63,100	43%	43%	57%
Elderly women	40,700	28,000	16%	19%	69%
Elderly men	13,200	7,800	5%	5%	59%
Economic Families	**251,100**	**85,700**	**100%**	**100%**	**34%**
Couples with no children < 18	112,700	24,800	45%	29%	22%
Couples with children < 18	73,300	25,700	29%	30%	35%
Lone-parent families < 18	33,900	23,700	13%	28%	70%
Other families	31,200	11,500	12%	13%	37%
Non-elderly family	203,100	73,900	81%	86%	36%
Elderly family	48,000	11,800	19%	14%	25%
Children 0-17 in families	**179,500**	**87,600**	**100%**	**100%**	**49%**
Aged 0-5	68,400	35,500	38%	40%	52%
Aged 6-17	111,100	52,100	62%	60%	47%
All persons	**988,300**	**407,300**	**100%**	**100%**	**41%**
Aged 0-14	153,900	77,800	16%	19%	51%
Aged 15-24	131,800	67,200	13%	16%	51%
Aged 25-34	190,000	77,200	19%	19%	41%
Aged 35-44	165,900	60,500	17%	15%	36%
Aged 45-54	121,000	37,800	12%	9%	31%
Aged 55-64	91,800	32,300	9%	8%	35%
Aged 65-74	82,200	30,900	8%	8%	38%
Aged 75+	51,800	23,600	5%	6%	46%
Females	511,500	216,700	52%	53%	42%
Males	476,800	190,600	48%	47%	40%
Population groups (all persons)*	**988,300**	**407,300**	**100%**	**100%**	**41%**
Recent immigrants	78,100	53,200	8%	13%	68%
Visible minorities	202,300	129,300	20%	32%	64%
Aboriginal identity	2,900	1,700	0%	0%	58%
With disabilities	83,900	47,400	8%	12%	56%
Education level (aged 15-64)	**700,400**	**275,100**	**100%**	**100%**	**39%**
Post-secondary certificate	285,100	87,200	41%	32%	31%
Secondary	165,900	66,400	24%	24%	40%
Less than secondary	249,500	121,500	36%	44%	49%
Employment activity (aged 15-64)	**700,400**	**275,000**	**100%**	**100%**	**39%**
Full-time, full year employment	229,200	30,700	33%	11%	13%
Part-time, full year employment	30,100	9,900	4%	4%	33%
Part-time, part year employment	214,100	84,900	31%	31%	40%
No employment in 1995	227,000	149,500	32%	54%	66%
Sources of income (non-elderly economic families)					
Average total income	$44,000	$13,900			
Average earnings	$41,900	$10,400			
Average government transfers	$5,800	$7,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		32,200			
Average poverty gap		$12,800			
Average market gap**		$17,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.10

Gatineau

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**9,400**	**4,500**	**100%**	**100%**	**48%**
Non-elderly women	3,900	1,800	42%	41%	47%
Non-elderly men	4,000	1,600	42%	36%	40%
Elderly women	1,100	800	12%	18%	73%
Elderly men	400	200	4%	5%	57%
Economic Families	**29,000**	**5,100**	**100%**	**100%**	**18%**
Couples with no children < 18	11,500	1,400	40%	27%	12%
Couples with children < 18	12,300	1,600	42%	31%	13%
Lone-parent families < 18	3,500	1,700	12%	33%	48%
Other families	1,800	400	6%	8%	24%
Non-elderly family	26,700	4,600	92%	91%	17%
Elderly family	2,400	500	8%	9%	19%
Children 0-17 in families	**26,800**	**5,500**	**100%**	**100%**	**21%**
Aged 0-5	9,700	2,400	36%	43%	25%
Aged 6-17	17,100	3,200	64%	57%	18%
All persons	**100,000**	**19,500**	**100%**	**100%**	**20%**
Aged 0-14	23,000	5,100	23%	26%	22%
Aged 15-24	13,700	3,000	14%	15%	22%
Aged 25-34	17,900	3,300	18%	17%	19%
Aged 35-44	19,200	2,900	19%	15%	15%
Aged 45-54	13,600	1,900	14%	10%	14%
Aged 55-64	7,200	1,600	7%	8%	23%
Aged 65-74	4,000	1,200	4%	6%	30%
Aged 75+	1,400	500	1%	3%	36%
Females	50,900	10,900	51%	56%	21%
Males	49,100	8,600	49%	44%	18%
Population groups (all persons)*	**100,000**	**19,500**	**100%**	**100%**	**20%**
Recent immigrants	600	300	1%	2%	54%
Visible minorities	2,300	900	2%	5%	41%
Aboriginal identity	1,300	600	1%	3%	43%
With disabilities	6,800	2,600	7%	13%	38%
Education level (aged 15-64)	**71,600**	**12,800**	**100%**	**100%**	**18%**
Post-secondary certificate	23,400	2,000	33%	16%	9%
Secondary	19,600	2,900	27%	23%	15%
Less than secondary	28,600	7,900	40%	62%	28%
Employment activity (aged 15-64)	**71,600**	**12,800**	**100%**	**100%**	**18%**
Full-time, full year employment	30,700	1,800	43%	14%	6%
Part-time, full year employment	4,000	600	6%	5%	15%
Part-time, part year employment	19,600	3,600	27%	28%	19%
No employment in 1995	17,300	6,800	24%	53%	39%
Sources of income (non-elderly economic families)					
Average total income	$56,800	$14,000			
Average earnings	$52,500	$11,200			
Average government transfers	$5,300	$6,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,000			
Average poverty gap		$12,200			
Average market gap**		$16,000			

* Population groups not mutually exclusive **Market gap based on income of market-poor families

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.11

Hull

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**13,500**	**6,400**	**100%**	**100%**	**48%**
Non-elderly women	5,400	2,300	40%	36%	43%
Non-elderly men	5,700	2,600	42%	40%	46%
Elderly women	1,900	1,200	14%	19%	64%
Elderly men	600	300	4%	5%	55%
Economic Families	**16,900**	**4,100**	**100%**	**100%**	**24%**
Couples with no children < 18	7,700	1,200	46%	30%	16%
Couples with children < 18	5,100	1,100	30%	26%	21%
Lone-parent families < 18	2,300	1,300	13%	32%	57%
Other families	1,900	500	11%	13%	28%
Non-elderly family	14,400	3,600	85%	88%	25%
Elderly family	2,500	500	15%	13%	20%
Children 0-17 in families	**12,000**	**4,000**	**100%**	**100%**	**33%**
Aged 0-5	4,400	1,600	37%	40%	36%
Aged 6-17	7,600	2,400	63%	60%	31%
All persons	**61,000**	**17,800**	**100%**	**100%**	**29%**
Aged 0-14	10,300	3,500	17%	20%	34%
Aged 15-24	8,300	3,200	14%	18%	38%
Aged 25-34	12,000	3,400	20%	19%	28%
Aged 35-44	11,200	2,700	18%	15%	24%
Aged 45-54	7,600	1,300	12%	7%	18%
Aged 55-64	5,100	1,400	8%	8%	28%
Aged 65-74	4,500	1,400	7%	8%	32%
Aged 75+	2,200	900	4%	5%	43%
Females	31,700	9,800	52%	55%	31%
Males	29,300	8,100	48%	45%	28%
Population groups (all persons)*	**61,000**	**17,800**	**100%**	**100%**	**29%**
Recent immigrants	1,900	1,400	3%	8%	73%
Visible minorities	3,600	2,000	6%	11%	55%
Aboriginal identity	900	400	1%	2%	49%
With disabilities	5,800	2,700	9%	15%	47%
Education level (aged 15-64)	**44,100**	**12,000**	**100%**	**100%**	**27%**
Post-secondary certificate	18,800	3,300	43%	28%	18%
Secondary	10,000	2,500	23%	21%	25%
Less than secondary	15,400	6,200	35%	52%	40%
Employment activity (aged 15-64)	**44,100**	**12,000**	**100%**	**100%**	**27%**
Full-time, full year employment	17,700	1,300	40%	11%	7%
Part-time, full year employment	2,400	600	5%	5%	27%
Part-time, part year employment	12,500	3,500	28%	29%	28%
No employment in 1995	11,600	6,500	26%	54%	56%
Sources of income (non-elderly economic families)					
Average total income	$53,700	$13,000			
Average earnings	$51,500	$10,600			
Average government transfers	$5,300	$7,100			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,600			
Average poverty gap		$12,500			
Average market gap**		$16,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.12

Chicoutimi

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**7,300**	**3,800**	**100%**	**100%**	**52%**
Non-elderly women	2,600	1,400	36%	37%	53%
Non-elderly men	2,800	1,300	38%	34%	46%
Elderly women	1,400	900	19%	23%	61%
Elderly men	500	300	7%	7%	49%
Economic Families	17,600	3,400	100%	100%	19%
Couples with no children < 18	7,400	1,200	42%	36%	17%
Couples with children < 18	7,100	900	40%	26%	13%
Lone-parent families < 18	1,600	800	9%	25%	53%
Other families	1,500	400	9%	13%	29%
Non-elderly family	15,000	2,900	85%	85%	19%
Elderly family	2,600	500	15%	15%	20%
Children 0-17 in families	**14,700**	**2,800**	**100%**	**100%**	**19%**
Aged 0-5	4,300	1,100	29%	39%	25%
Aged 6-17	10,400	1,700	71%	61%	16%
All persons	**61,500**	**13,300**	**100%**	**100%**	**22%**
Aged 0-14	11,700	2,300	19%	18%	20%
Aged 15-24	9,500	2,300	16%	17%	24%
Aged 25-34	8,400	2,100	14%	16%	25%
Aged 35-44	11,300	1,800	18%	14%	16%
Aged 45-54	8,800	1,400	14%	11%	16%
Aged 55-64	5,600	1,400	9%	11%	26%
Aged 65-74	4,200	1,200	7%	9%	29%
Aged 75+	1,900	600	3%	5%	34%
Females	31,300	7,400	51%	56%	24%
Males	30,200	5,900	49%	44%	20%
Population groups (all persons)*	**61,500**	**13,300**	**100%**	**100%**	**22%**
Recent immigrants	200	0	0%	0%	15%
Visible minorities	400	0	1%	0%	11%
Aboriginal identity	400	200	1%	1%	42%
With disabilities	3,900	1,700	6%	13%	43%
Education level (aged 15-64)	**43,700**	**9,100**	100%	**100%**	**21%**
Post-secondary certificate	14,600	2,100	33%	23%	14%
Secondary	12,300	2,300	28%	25%	19%
Less than secondary	16,800	4,800	38%	52%	28%
Employment activity (aged 15-64)	**43,700**	**9,100**	**100%**	**100%**	**21%**
Full-time, full year employment	14,400	800	33%	8%	5%
Part-time, full year employment	2,400	400	5%	4%	16%
Part-time, part year employment	12,700	2,600	29%	28%	20%
No employment in 1995	14,200	5,400	33%	59%	38%
Sources of income (non-elderly economic families)					
Average total income	$50,900	$11,200			
Average earnings	$46,000	$7,100			
Average government transfers	$5,200	$6,100			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,200			
Average poverty gap		$10,300			
Average market gap**		$13,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.13

Jonquiere

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**6,100**	**3,500**	**100%**	**100%**	**57%**
Non-elderly women	2,200	1,300	35%	37%	61%
Non-elderly men	2,300	1,200	37%	35%	53%
Elderly women	1,300	800	21%	24%	64%
Elderly men	400	200	6%	4%	40%
Economic Families	**16,300**	**3,400**	**100%**	**100%**	**21%**
Couples with no children < 18	7,000	1,100	43%	33%	16%
Couples with children < 18	6,400	1,000	39%	30%	16%
Lone-parent families < 18	1,600	900	10%	27%	59%
Other families	1,300	300	8%	9%	24%
Non-elderly family	13,500	2,900	83%	87%	22%
Elderly family	2,800	400	17%	13%	15%
Children 0-17 in families	**13,500**	**3,000**	**100%**	**100%**	**22%**
Aged 0-5	3,800	900	28%	31%	25%
Aged 6-17	9,700	2,100	72%	69%	21%
All persons	**55,800**	**13,100**	**100%**	**100%**	**23%**
Aged 0-14	10,500	2,400	19%	18%	23%
Aged 15-24	8,500	2,300	15%	18%	27%
Aged 25-34	6,900	1,800	12%	13%	26%
Aged 35-44	10,400	2,100	19%	16%	20%
Aged 45-54	7,800	1,300	14%	10%	17%
Aged 55-64	5,400	1,600	10%	12%	29%
Aged 65-74	4,400	1,100	8%	8%	24%
Aged 75+	2,000	600	4%	4%	28%
Females	28,400	7,200	51%	55%	25%
Males	27,400	5,900	49%	45%	22%
Population groups (all persons)*	**55,800**	**13,100**	**100%**	**100%**	**23%**
Recent immigrants	100	0	0%	0%	15%
Visible minorities	200	0	0%	0%	26%
Aboriginal identity	500	200	1%	2%	42%
With disabilities	3,800	1,500	7%	11%	40%
Education level (aged 15-64)	**39,000**	**9,100**	**100%**	**100%**	**23%**
Post-secondary certificate	13,300	1,800	34%	20%	13%
Secondary	9,800	2,400	25%	26%	24%
Less than secondary	15,900	4,900	41%	54%	31%
Employment activity (aged 15-64)	**39,000**	**9,100**	**100%**	**100%**	**23%**
Full-time, full year employment	11,900	700	31%	7%	6%
Part-time, full year employment	2,200	500	6%	5%	22%
Part-time, part year employment	10,600	2,300	27%	25%	22%
No employment in 1995	14,300	5,600	37%	62%	40%
Sources of income (non-elderly economic families)					
Average total income	$48,400	$10,900			
Average earnings	$45,700	$7,100			
Average government transfers	$5,500	$6,100			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,300			
Average poverty gap		$11,200			
Average market gap**		$14,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.14

Gloucester

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	8,000	2,300	100%	100%	29%
Non-elderly women	3,400	900	42%	38%	26%
Non-elderly men	3,500	1,000	43%	45%	30%
Elderly women	900	300	11%	14%	39%
Elderly men	300	100	4%	2%	19%
Economic Families	28,800	3,300	100%	100%	12%
Couples with no children < 18	11,900	600	41%	17%	5%
Couples with children < 18	12,100	1,200	42%	36%	10%
Lone-parent families < 18	2,800	1,300	10%	38%	46%
Other families	2,000	300	7%	9%	15%
Non-elderly family	25,800	3,100	90%	93%	12%
Elderly family	3,000	200	10%	7%	8%
Children 0-17 in families	27,600	5,200	100%	100%	19%
Aged 0-5	8,400	1,800	30%	35%	22%
Aged 6-17	19,200	3,300	70%	65%	17%
All persons	102,400	14,000	100%	100%	14%
Aged 0-14	23,200	4,700	23%	34%	20%
Aged 15-24	15,200	2,400	15%	17%	16%
Aged 25-34	15,200	2,400	15%	17%	16%
Aged 35-44	18,600	2,100	18%	15%	11%
Aged 45-54	15,900	1,000	15%	7%	6%
Aged 55-64	8,300	600	8%	5%	8%
Aged 65-74	4,200	500	4%	4%	12%
Aged 75+	1,800	300	2%	2%	15%
Females	52,000	7,400	51%	53%	14%
Males	50,400	6,600	49%	47%	13%
Population groups (all persons)*	102,400	14,000	100%	100%	14%
Recent immigrants	4,300	2,500	4%	18%	58%
Visible minorities	15,000	5,500	15%	39%	36%
Aboriginal identity	1,100	200	1%	2%	20%
With disabilities	7,600	1,600	7%	11%	21%
Education level (aged 15-64)	73,200	8,500	100%	100%	12%
Post-secondary certificate	32,800	2,600	45%	30%	8%
Secondary	20,000	2,400	27%	28%	12%
Less than secondary	20,300	3,600	28%	42%	18%
Employment activity (aged 15-64)	73,200	8,500	100%	100%	12%
Full-time, full year employment	34,300	1,300	47%	16%	4%
Part-time, full year employment	5,000	500	7%	6%	11%
Part-time, part year employment	19,100	2,400	26%	28%	13%
No employment in 1995	14,700	4,200	20%	50%	29%
Sources of income (non-elderly economic families)					
Average total income	$72,100	$17,100			
Average earnings	$63,900	$11,000			
Average government transfers	$5,100	$9,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		900			
Average poverty gap		$11,400			
Average market gap**		$17,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.15

Nepean

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**11,100**	**3,300**	100%	100%	**29%**
Non-elderly women	4,000	1,300	36%	40%	33%
Non-elderly men	4,900	1,300	44%	41%	27%
Elderly women	1,700	500	15%	16%	31%
Elderly men	500	100	4%	3%	19%
Economic Families	**32,300**	**3,800**	100%	100%	**12%**
Couples with no children < 18	14,200	700	44%	19%	5%
Couples with children < 18	13,200	1,500	41%	39%	11%
Lone-parent families < 18	2,800	1,300	9%	35%	46%
Other families	2,100	300	6%	8%	14%
Non-elderly family	27,600	3,500	86%	93%	13%
Elderly family	4,700	200	14%	7%	5%
Children 0-17 in families	**28,400**	**5,400**	100%	100%	**19%**
Aged 0-5	9,800	1,900	35%	35%	19%
Aged 6-17	18,600	3,500	65%	65%	19%
All persons	**113,900**	**16,000**	100%	100%	**14%**
Aged 0-14	24,300	4,800	21%	30%	20%
Aged 15-24	15,000	3,100	13%	19%	20%
Aged 25-34	19,200	2,800	17%	18%	15%
Aged 35-44	19,700	2,300	17%	14%	11%
Aged 45-54	15,300	1,200	13%	8%	8%
Aged 55-64	10,200	800	9%	5%	8%
Aged 65-74	7,100	600	6%	4%	9%
Aged 75+	3,100	400	3%	3%	14%
Females	57,800	9,000	51%	56%	15%
Males	56,100	7,100	49%	44%	13%
Population groups (all persons)*	**113,900**	**16,000**	100%	100%	**14%**
Recent immigrants	5,500	2,600	5%	16%	47%
Visible minorities	17,800	5,300	16%	33%	30%
Aboriginal identity	900	200	1%	1%	23%
With disabilities	9,500	2,000	8%	12%	21%
Education level (aged 15-64)	**79,500**	**10,200**	100%	100%	**13%**
Post-secondary certificate	40,200	3,400	51%	33%	8%
Secondary	19,800	2,900	25%	28%	15%
Less than secondary	19,400	3,900	24%	39%	20%
Employment activity (aged 15-64)	**79,400**	**10,200**	100%	100%	**13%**
Full-time, full year employment	37,900	1,400	48%	14%	4%
Part-time, full year employment	5,400	700	7%	6%	12%
Part-time, part year employment	21,300	3,500	27%	34%	16%
No employment in 1995	14,900	4,600	19%	45%	31%
Sources of income (non-elderly economic families)					
Average total income	$74,800	$16,400			
Average earnings	$65,800	$10,300			
Average government transfers	$5,100	$8,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,100			
Average poverty gap		$11,800			
Average market gap**		$17,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.16

Ottawa

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**76,600**	**31,800**	100%	100%	**42%**
Non-elderly women	27,500	11,700	36%	37%	42%
Non-elderly men	32,200	13,400	42%	42%	42%
Elderly women	13,500	5,600	18%	18%	41%
Elderly men	3,400	1,200	4%	4%	34%
Economic Families	**81,100**	**17,800**	100%	100%	**22%**
Couples with no children < 18	38,900	4,100	48%	23%	10%
Couples with children < 18	23,900	5,800	29%	33%	24%
Lone-parent families < 18	9,800	5,900	12%	33%	60%
Other families	8,500	2,100	10%	11%	24%
Non-elderly family	64,200	16,300	79%	91%	25%
Elderly family	16,800	1,600	21%	9%	9%
Children 0-17 in families	**60,300**	**22,800**	100%	100%	**38%**
Aged 0-5	21,500	9,100	36%	40%	42%
Aged 6-17	38,800	13,800	64%	60%	36%
All persons	**314,400**	**88,900**	100%	100%	**28%**
Aged 0-14	52,200	20,700	17%	23%	40%
Aged 15-24	41,700	17,700	13%	20%	43%
Aged 25-34	59,800	17,500	19%	20%	29%
Aged 35-44	50,400	12,000	16%	13%	24%
Aged 45-54	38,600	6,700	12%	8%	17%
Aged 55-64	26,500	5,200	8%	6%	19%
Aged 65-74	26,000	4,600	8%	5%	18%
Aged 75+	19,300	4,600	6%	5%	24%
Females	163,600	48,100	52%	54%	29%
Males	150,800	40,900	48%	46%	27%
Population groups (all persons)*	**314,400**	**88,900**	100%	100%	**28%**
Recent immigrants	21,800	13,900	7%	16%	64%
Visible minorities	59,500	31,800	19%	36%	53%
Aboriginal identity	3,300	1,700	1%	2%	51%
With disabilities	39,100	15,100	12%	17%	39%
Education level (aged 15-64)	**216,900**	**59,000**	100%	100%	**27%**
Post-secondary certificate	104,900	18,900	48%	32%	18%
Secondary	53,500	17,500	25%	30%	33%
Less than secondary	58,500	22,600	27%	38%	39%
Employment activity (aged 15-64)	**216,900**	**59,000**	100%	100%	**27%**
Full-time, full year employment	88,700	6,100	41%	10%	7%
Part-time, full year employment	13,200	4,000	6%	7%	30%
Part-time, part year employment	63,300	21,000	29%	36%	33%
No employment in 1995	51,700	28,000	24%	47%	54%
Sources of income (non-elderly economic families)					
Average total income	$62,000	$15,500			
Average earnings	$55,400	$10,100			
Average government transfers	$5,900	$8,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		5,800			
Average poverty gap		$11,900			
Average market gap**		$18,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.17

Oshawa

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**15,000**	**5,300**	**100%**	**100%**	**35%**
Non-elderly women	4,600	1,800	30%	34%	39%
Non-elderly men	6,100	1,800	41%	35%	30%
Elderly women	3,300	1,400	22%	26%	43%
Elderly men	1,100	300	7%	5%	26%
Economic Families	**37,700**	**5,300**	**100%**	**100%**	**14%**
Couples with no children < 18	16,200	1,000	43%	19%	6%
Couples with children < 18	14,200	1,400	38%	27%	10%
Lone-parent families < 18	4,500	2,500	12%	47%	55%
Other families	2,800	400	8%	8%	15%
Non-elderly family	32,000	5,000	85%	94%	16%
Elderly family	5,700	300	15%	6%	5%
Children 0-17 in families	**33,700**	**7,200**	**100%**	**100%**	**21%**
Aged 0-5	12,300	3,100	37%	43%	25%
Aged 6-17	21,400	4,100	63%	57%	19%
All persons	**132,600**	**21,600**	**100%**	**100%**	**16%**
Aged 0-14	29,200	6,500	22%	30%	22%
Aged 15-24	17,900	3,800	13%	18%	21%
Aged 25-34	22,400	3,600	17%	17%	16%
Aged 35-44	21,900	2,600	17%	12%	12%
Aged 45-54	16,000	1,600	12%	7%	10%
Aged 55-64	11,000	1,400	8%	6%	13%
Aged 65-74	9,100	1,200	7%	5%	13%
Aged 75+	5,100	900	4%	4%	18%
Females	67,500	12,400	51%	57%	18%
Males	65,100	9,200	49%	43%	14%
Population groups (all persons)*	**132,600**	**21,600**	**100%**	**100%**	**16%**
Recent immigrants	2,100	600	2%	3%	28%
Visible minorities	6,600	1,600	5%	8%	24%
Aboriginal identity	1,200	400	1%	2%	32%
With disabilities	15,700	3,900	12%	18%	25%
Education level (aged 15-64)	**89,200**	**13,000**	**100%**	**100%**	**15%**
Post-secondary certificate	26,400	2,100	30%	16%	8%
Secondary	23,500	2,900	26%	22%	12%
Less than secondary	39,300	8,000	44%	61%	20%
Employment activity (aged 15-64)	**89,200**	**13,000**	**100%**	**100%**	**15%**
Full-time, full year employment	37,600	1,500	42%	11%	4%
Part-time, full year employment	5,500	600	6%	5%	11%
Part-time, part year employment	23,500	3,600	26%	28%	15%
No employment in 1995	22,600	7,300	25%	56%	32%
Sources of income (non-elderly economic families)					
Average total income	$59,800	$13,000			
Average earnings	$56,900	$7,800			
Average government transfers	$5,900	$8,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,800			
Average poverty gap		$9,700			
Average market gap**		$15,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.18

Vaughan

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	3,900	1,600	100%	100%	42%
Non-elderly women	1,400	700	36%	42%	49%
Non-elderly men	1,600	500	40%	32%	33%
Elderly women	700	300	18%	21%	47%
Elderly men	200	100	6%	6%	37%
Economic Families	34,100	3,900	100%	100%	12%
Couples with no children < 18	13,400	1,300	39%	34%	10%
Couples with children < 18	18,100	1,900	53%	48%	11%
Lone-parent families < 18	1,300	400	4%	11%	33%
Other families	1,300	300	4%	7%	20%
Non-elderly family	29,800	3,300	87%	83%	11%
Elderly family	4,300	700	13%	17%	15%
Children 0-17 in families	36,600	4,700	100%	100%	13%
Aged 0-5	11,700	1,400	32%	30%	12%
Aged 6-17	24,900	3,300	68%	70%	13%
All persons	132,100	15,900	100%	100%	12%
Aged 0-14	30,800	4,000	23%	25%	13%
Aged 15-24	19,900	2,400	15%	15%	12%
Aged 25-34	19,900	2,100	15%	13%	11%
Aged 35-44	23,000	2,600	17%	16%	11%
Aged 45-54	18,500	1,900	14%	12%	10%
Aged 55-64	11,200	1,400	8%	9%	13%
Aged 65-74	6,100	1,000	5%	6%	17%
Aged 75+	2,800	500	2%	3%	16%
Females	66,300	8,300	50%	52%	12%
Males	65,700	7,700	50%	48%	12%
Population groups (all persons)*	132,100	15,900	100%	100%	12%
Recent immigrants	5,500	1,800	4%	11%	33%
Visible minorities	20,900	3,100	16%	20%	15%
Aboriginal identity	100	0	0%	0%	31%
With disabilities	10,400	2,000	8%	13%	19%
Education level (aged 15-64)	92,400	10,400	100%	100%	11%
Post-secondary certificate	34,500	2,700	37%	26%	8%
Secondary	22,000	2,700	24%	26%	12%
Less than secondary	35,900	5,100	39%	48%	14%
Employment activity (aged 15-64)	92,400	10,500	100%	100%	11%
Full-time, full year employment	41,100	1,900	44%	19%	5%
Part-time, full year employment	6,100	500	7%	5%	8%
Part-time, part year employment	25,100	3,000	27%	28%	12%
No employment in 1995	20,100	5,000	22%	48%	25%
Sources of income (non-elderly economic families)					
Average total income	$79,200	$15,500			
Average earnings	$68,400	$11,800			
Average government transfers	$5,300	$5,700			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,400			
Average poverty gap		$14,200			
Average market gap**		$16,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.19

Markham

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**7,500**	**2,700**	**100%**	**100%**	**36%**
Non-elderly women	2,800	1,000	37%	37%	36%
Non-elderly men	2,800	900	38%	32%	31%
Elderly women	1,600	700	21%	27%	46%
Elderly men	300	100	4%	4%	32%
Economic Families	**44,000**	**5,800**	**100%**	**100%**	**13%**
Couples with no children < 18	17,600	1,400	40%	25%	8%
Couples with children < 18	22,100	3,200	50%	55%	14%
Lone-parent families < 18	2,000	800	5%	13%	38%
Other families	2,300	400	5%	7%	18%
Non-elderly family	37,800	5,100	86%	89%	14%
Elderly family	6,200	700	14%	11%	11%
Children 0-17 in families	**44,100**	**7,300**	**100%**	**100%**	**16%**
Aged 0-5	11,600	1,800	26%	25%	15%
Aged 6-17	32,500	5,500	74%	75%	17%
All persons	**172,400**	**25,100**	**100%**	**100%**	**15%**
Aged 0-14	36,000	6,000	21%	24%	17%
Aged 15-24	27,600	4,600	16%	18%	17%
Aged 25-34	21,900	3,000	13%	12%	14%
Aged 35-44	30,200	4,600	17%	18%	15%
Aged 45-54	28,500	3,400	17%	14%	12%
Aged 55-64	14,700	1,600	9%	6%	11%
Aged 65-74	8,700	1,200	5%	5%	14%
Aged 75+	4,900	800	3%	3%	16%
Females	87,700	13,300	51%	53%	15%
Males	84,700	11,900	49%	47%	14%
Population groups (all persons)*	**172,400**	**25,100**	**100%**	**100%**	**15%**
Recent immigrants	22,100	9,600	13%	38%	44%
Visible minorities	79,500	17,700	46%	70%	22%
Aboriginal identity	200	0	0%	0%	17%
With disabilities	11,200	1,900	7%	8%	17%
Education level (aged 15-64)	**122,800**	**17,200**	**100%**	**100%**	**14%**
Post-secondary certificate	55,500	5,200	45%	30%	9%
Secondary	31,300	5,100	26%	29%	16%
Less than secondary	36,000	6,900	29%	40%	19%
Employment activity (aged 15-64)	**122,800**	**17,200**	**100%**	**100%**	**14%**
Full-time, full year employment	52,600	2,500	43%	14%	5%
Part-time, full year employment	7,200	700	6%	4%	9%
Part-time, part year employment	33,700	5,100	27%	30%	15%
No employment in 1995	29,300	9,000	24%	52%	31%
Sources of income (non-elderly economic families)					
Average total income	$83,500	$15,800			
Average earnings	$73,700	$12,800			
Average government transfers	$4,400	$4,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,200			
Average poverty gap		$14,200			
Average market gap**		$16,000			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.20

Richmond Hill

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**6,200**	**2,200**	**100%**	**100%**	**36%**
Non-elderly women	2,400	800	40%	38%	35%
Non-elderly men	2,200	600	35%	27%	27%
Elderly women	1,300	700	21%	31%	53%
Elderly men	300	100	4%	4%	37%
Economic Families	**26,700**	**4,100**	**100%**	**100%**	**15%**
Couples with no children < 18	10,700	1,200	40%	29%	11%
Couples with children < 18	13,100	2,000	49%	49%	15%
Lone-parent families < 18	1,500	700	5%	16%	46%
Other families	1,500	300	6%	6%	17%
Non-elderly family	22,900	3,600	86%	89%	16%
Elderly family	3,800	500	14%	11%	12%
Children 0-17 in families	**26,500**	**5,100**	**100%**	**100%**	**19%**
Aged 0-5	8,700	1,500	33%	30%	17%
Aged 6-17	17,800	3,600	67%	70%	20%
All persons	**101,400**	**17,800**	**100%**	**100%**	**18%**
Aged 0-14	22,300	4,300	22%	24%	19%
Aged 15-24	13,700	3,000	13%	17%	22%
Aged 25-34	15,900	2,300	16%	13%	14%
Aged 35-44	18,600	3,000	18%	17%	16%
Aged 45-54	14,300	2,300	14%	13%	16%
Aged 55-64	8,100	1,300	8%	7%	16%
Aged 65-74	5,500	900	5%	5%	17%
Aged 75+	2,900	700	3%	4%	23%
Females	51,600	9,400	51%	53%	18%
Males	49,700	8,400	49%	47%	17%
Population groups (all persons)*	**101,400**	**17,800**	**100%**	**100%**	**18%**
Recent immigrants	11,600	6,000	11%	34%	52%
Visible minorities	33,000	9,500	33%	54%	29%
Aboriginal identity	200	100	0%	0%	36%
With disabilities	7,400	1,800	7%	10%	25%
Education level (aged 15-64)	**70,600**	**11,800**	**100%**	**100%**	**17%**
Post-secondary certificate	30,900	3,600	44%	30%	11%
Secondary	16,900	3,500	24%	30%	21%
Less than secondary	22,800	4,800	32%	40%	21%
Employment activity (aged 15-64)	**70,600**	**11,800**	**100%**	**100%**	**17%**
Full-time, full year employment	31,500	1,900	45%	16%	6%
Part-time, full year employment	4,000	500	6%	4%	12%
Part-time, part year employment	18,100	2,900	26%	25%	16%
No employment in 1995	16,900	6,500	24%	55%	39%
Sources of income (non-elderly economic families)					
Average total income	$76,700	$15,200			
Average earnings	$68,700	$11,700			
Average government transfers	$4,500	$5,000			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,600			
Average poverty gap		$15,000			
Average market gap**		$17,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.21

Mississauga

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**39,300**	**12,500**	**100%**	**100%**	**32%**
Non-elderly women	14,400	4,400	36%	35%	31%
Non-elderly men	17,300	4,400	44%	35%	25%
Elderly women	5,900	3,200	15%	25%	54%
Elderly men	1,700	600	4%	5%	36%
Economic Families	**143,600**	**21,600**	**100%**	**100%**	**15%**
Couples with no children < 18	56,100	4,900	39%	23%	9%
Couples with children < 18	67,300	9,700	47%	45%	14%
Lone-parent families < 18	10,900	5,300	8%	25%	49%
Other families	9,200	1,700	6%	8%	18%
Non-elderly family	126,200	19,400	88%	90%	15%
Elderly family	17,400	2,200	12%	10%	13%
Children 0-17 in families	**141,400**	**29,200**	**100%**	**100%**	**21%**
Aged 0-5	50,200	10,900	36%	37%	22%
Aged 6-17	91,200	18,300	64%	63%	20%
All persons	**541,600**	**88,900**	**100%**	**100%**	**16%**
Aged 0-14	121,000	25,800	22%	29%	21%
Aged 15-24	74,900	13,000	14%	15%	17%
Aged 25-34	96,400	14,700	18%	17%	15%
Aged 35-44	95,800	14,500	18%	16%	15%
Aged 45-54	72,000	8,000	13%	9%	11%
Aged 55-64	42,000	5,600	8%	6%	13%
Aged 65-74	26,400	4,400	5%	5%	17%
Aged 75+	13,000	3,000	2%	3%	23%
Females	274,300	48,000	51%	54%	17%
Males	267,300	41,000	49%	46%	15%
Population groups (all persons)*	**541,600**	**88,900**	**100%**	**100%**	**16%**
Recent immigrants	57,100	22,900	11%	26%	40%
Visible minorities	183,600	45,600	34%	51%	25%
Aboriginal identity	1,400	300	0%	0%	21%
With disabilities	43,200	11,400	8%	13%	26%
Education level (aged 15-64)	**381,100**	**55,800**	**100%**	**100%**	**15%**
Post-secondary certificate	151,500	16,000	40%	29%	11%
Secondary	100,000	14,700	26%	26%	15%
Less than secondary	129,600	25,000	34%	45%	19%
Employment activity (aged 15-64)	**381,100**	**55,800**	**100%**	**100%**	**15%**
Full-time, full year employment	174,900	9,300	46%	17%	5%
Part-time, full year employment	19,500	2,200	5%	4%	11%
Part-time, part year employment	105,900	17,800	28%	32%	17%
No employment in 1995	80,800	26,500	21%	47%	33%
Sources of income (non-elderly economic families)					
Average total income	$70,700	$16,000			
Average earnings	$64,000	$12,000			
Average government transfers	$5,000	$6,400			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		7,700			
Average poverty gap		$13,000			
Average market gap**		$16,300			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.22

Brampton

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**17,000**	**5,400**	**100%**	**100%**	**32%**
Non-elderly women	5,600	1,900	33%	36%	34%
Non-elderly men	8,300	1,900	49%	36%	23%
Elderly women	2,300	1,300	14%	23%	54%
Elderly men	700	300	4%	5%	38%
Economic Families	**69,800**	**8,600**	**100%**	**100%**	**12%**
Couples with no children < 18	26,100	1,900	37%	22%	7%
Couples with children < 18	34,100	3,600	49%	42%	11%
Lone-parent families < 18	5,600	2,600	8%	30%	45%
Other families	4,000	500	6%	6%	13%
Non-elderly family	62,900	7,800	90%	91%	12%
Elderly family	6,900	800	10%	9%	12%
Children 0-17 in families	**73,900**	**12,400**	**100%**	**100%**	**17%**
Aged 0-5	26,000	4,700	35%	38%	18%
Aged 6-17	47,900	7,800	65%	62%	16%
All persons	**266,700**	**36,400**	**100%**	**100%**	**14%**
Aged 0-14	63,400	11,100	24%	31%	18%
Aged 15-24	39,200	5,800	15%	16%	15%
Aged 25-34	49,700	6,200	19%	17%	12%
Aged 35-44	44,500	5,200	17%	14%	12%
Aged 45-54	34,600	3,000	13%	8%	9%
Aged 55-64	19,200	2,100	7%	6%	11%
Aged 65-74	10,900	1,700	4%	5%	15%
Aged 75+	5,300	1,200	2%	3%	23%
Females	134,000	19,700	50%	54%	15%
Males	132,700	16,700	50%	46%	13%
Population groups (all persons)*	**266,700**	**36,400**	**100%**	**100%**	**14%**
Recent immigrants	16,800	5,300	6%	15%	32%
Visible minorities	79,800	16,500	30%	45%	21%
Aboriginal identity	900	200	0%	1%	24%
With disabilities	21,900	4,900	8%	14%	22%
Education level (aged 15-64)	**187,200**	**22,300**	**100%**	**100%**	**12%**
Post-secondary certificate	60,300	4,900	32%	22%	8%
Secondary	52,900	6,200	28%	28%	12%
Less than secondary	74,100	11,300	40%	50%	15%
Employment activity (aged 15-64)	**187,200**	**22,300**	**100%**	**100%**	**12%**
Full-time, full year employment	88,700	4,400	47%	20%	5%
Part-time, full year employment	10,300	1,100	6%	5%	10%
Part-time, part year employment	52,200	7,300	28%	33%	14%
No employment in 1995	36,000	9,500	19%	43%	26%
Sources of income (non-elderly economic families)					
Average total income	$67,400	$16,400			
Average earnings	$61,200	$12,100			
Average government transfers	$5,200	$6,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,100			
Average poverty gap		$12,600			
Average market gap**		$15,800			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.23

Oakville

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**9,800**	**3,200**	**100%**	**100%**	**33%**
Non-elderly women	3,400	1,200	35%	36%	34%
Non-elderly men	3,800	900	38%	29%	25%
Elderly women	2,100	1,000	21%	31%	48%
Elderly men	600	100	6%	4%	22%
Economic Families	**35,600**	**2,800**	**100%**	**100%**	**8%**
Couples with no children < 18	16,000	800	45%	27%	5%
Couples with children < 18	15,800	1,200	44%	41%	7%
Lone-parent families < 18	2,100	700	6%	25%	35%
Other families	1,800	200	5%	6%	10%
Non-elderly family	30,300	2,400	85%	87%	8%
Elderly family	5,300	400	15%	14%	7%
Children 0-17 in families	**33,400**	**3,700**	**100%**	**100%**	**11%**
Aged 0-5	11,300	1,300	34%	37%	12%
Aged 6-17	22,100	2,300	66%	63%	11%
All persons	**127,400**	**12,600**	**100%**	**100%**	**10%**
Aged 0-14	28,600	3,100	22%	25%	11%
Aged 15-24	16,100	2,000	13%	16%	13%
Aged 25-34	18,200	1,800	14%	15%	10%
Aged 35-44	23,100	1,800	18%	14%	8%
Aged 45-54	18,200	1,200	14%	9%	6%
Aged 55-64	11,200	900	9%	7%	8%
Aged 65-74	7,900	900	6%	7%	11%
Aged 75+	4,200	800	3%	7%	20%
Females	64,600	7,100	51%	56%	11%
Males	62,800	5,500	49%	44%	9%
Population groups (all persons)*	**127,400**	**12,600**	**100%**	**100%**	**10%**
Recent immigrants	4,000	1,200	3%	10%	31%
Visible minorities	13,300	2,200	10%	17%	17%
Aboriginal identity	400	100	0%	1%	17%
With disabilities	9,400	1,900	7%	15%	20%
Education level (aged 15-64)	**86,700**	**7,800**	**100%**	**100%**	**9%**
Post-secondary certificate	42,300	2,800	49%	36%	7%
Secondary	20,900	2,000	24%	26%	10%
Less than secondary	23,500	3,000	27%	38%	13%
Employment activity (aged 15-64)	**86,700**	**7,800**	**100%**	**100%**	**9%**
Full-time, full year employment	42,600	1,600	49%	21%	4%
Part-time, full year employment	5,600	600	6%	7%	10%
Part-time, part year employment	24,200	2,700	28%	35%	11%
No employment in 1995	14,400	2,900	17%	37%	20%
Sources of income (non-elderly economic families)					
Average total income	$96,200	$15,400			
Average earnings	$84,400	$11,300			
Average government transfers	$4,600	$6,000			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,000			
Average poverty gap		$12,800			
Average market gap**		$15,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.24

Burlington

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**12,900**	**4,100**	**100%**	**100%**	**32%**
Non-elderly women	4,200	1,200	32%	30%	29%
Non-elderly men	4,200	900	33%	21%	21%
Elderly women	3,600	1,800	28%	43%	49%
Elderly men	900	200	7%	5%	23%
Economic Families	**39,600**	**3,300**	**100%**	**100%**	**8%**
Couples with no children < 18	19,800	1,000	50%	30%	5%
Couples with children < 18	14,900	900	38%	27%	6%
Lone-parent families < 18	2,600	1,100	7%	34%	42%
Other families	2,300	300	6%	9%	13%
Non-elderly family	32,400	2,700	82%	82%	8%
Elderly family	7,200	600	18%	17%	8%
Children 0-17 in families	**31,900**	**3,800**	**100%**	**100%**	**12%**
Aged 0-5	10,900	1,500	34%	38%	13%
Aged 6-17	21,000	2,400	66%	62%	11%
All persons	**135,800**	**14,100**	**100%**	**100%**	**10%**
Aged 0-14	26,900	3,400	20%	24%	13%
Aged 15-24	16,900	1,800	12%	13%	11%
Aged 25-34	20,400	1,900	15%	14%	9%
Aged 35-44	22,100	1,800	16%	13%	8%
Aged 45-54	19,400	1,200	14%	8%	6%
Aged 55-64	13,300	1,000	10%	7%	8%
Aged 65-74	10,900	1,600	8%	11%	15%
Aged 75+	5,900	1,400	4%	10%	23%
Females	69,600	8,500	51%	61%	12%
Males	66,200	5,500	49%	39%	8%
Population groups (all persons)*	**135,800**	**14,100**	**100%**	**100%**	**10%**
Recent immigrants	2,400	700	2%	5%	30%
Visible minorities	7,000	1,300	5%	9%	18%
Aboriginal identity	500	0	0%	0%	9%
With disabilities	12,200	2,500	9%	18%	21%
Education level (aged 15-64)	**92,100**	**7,700**	**100%**	**100%**	**8%**
Post-secondary certificate	41,000	2,200	45%	29%	5%
Secondary	23,600	2,100	26%	27%	9%
Less than secondary	27,400	3,400	30%	44%	12%
Employment activity (aged 15-64)	**92,100**	**7,700**	**100%**	**100%**	**8%**
Full-time, full year employment	45,400	1,500	49%	19%	3%
Part-time, full year employment	6,900	600	8%	7%	8%
Part-time, part year employment	25,400	2,900	28%	37%	11%
No employment in 1995	14,300	2,800	16%	36%	20%
Sources of income (non-elderly economic families)					
Average total income	$81,200	$15,600			
Average earnings	$72,000	$10,700			
Average government transfers	$4,300	$6,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		900			
Average poverty gap		$11,300			
Average market gap**		$15,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.25

Hamilton

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**48,700**	**24,700**	**100%**	**100%**	**51%**
Non-elderly women	14,600	7,400	30%	30%	51%
Non-elderly men	18,600	8,500	38%	34%	46%
Elderly women	11,600	7,000	24%	28%	60%
Elderly men	3,900	1,900	8%	8%	48%
Economic Families	**87,500**	**20,500**	**100%**	**100%**	**23%**
Couples with no children < 18	40,500	5,800	46%	28%	14%
Couples with children < 18	29,300	5,700	33%	28%	20%
Lone-parent families < 18	10,200	7,100	12%	34%	69%
Other families	7,500	2,000	9%	10%	26%
Non-elderly family	69,400	17,800	79%	86%	26%
Elderly family	18,000	2,800	21%	14%	15%
Children 0-17 in families	**71,100**	**24,200**	**100%**	**100%**	**34%**
Aged 0-5	25,200	9,500	35%	39%	38%
Aged 6-17	45,900	14,600	65%	61%	32%
All persons	**317,400**	**87,500**	**100%**	**100%**	**28%**
Aged 0-14	61,500	21,900	19%	25%	36%
Aged 15-24	41,300	13,800	13%	16%	33%
Aged 25-34	53,700	13,700	17%	16%	26%
Aged 35-44	49,400	11,400	16%	13%	23%
Aged 45-54	36,600	6,900	12%	8%	19%
Aged 55-64	28,600	6,500	9%	7%	23%
Aged 65-74	28,500	6,900	9%	8%	24%
Aged 75+	17,800	6,400	6%	7%	36%
Females	163,700	48,900	52%	56%	30%
Males	153,800	38,600	48%	44%	25%
Population groups (all persons)*	**317,400**	**87,500**	**100%**	**100%**	**28%**
Recent immigrants	13,100	6,900	4%	8%	53%
Visible minorities	35,400	15,800	11%	18%	45%
Aboriginal identity	4,000	2,100	1%	2%	52%
With disabilities	46,200	18,600	15%	21%	40%
Education level (aged 15-64)	**209,700**	**52,400**	**100%**	**100%**	**25%**
Post-secondary certificate	64,300	10,600	31%	20%	17%
Secondary	53,200	12,600	25%	24%	24%
Less than secondary	92,200	29,100	44%	56%	32%
Employment activity (aged 15-64)	**209,700**	**52,400**	**100%**	**100%**	**25%**
Full-time, full year employment	79,200	5,900	38%	11%	7%
Part-time, full year employment	14,100	2,700	7%	5%	19%
Part-time, part year employment	57,600	14,900	27%	28%	26%
No employment in 1995	58,800	28,900	28%	55%	49%
Sources of income (non-elderly economic families)					
Average total income	$52,500	$15,000			
Average earnings	$49,200	$10,000			
Average government transfers	$6,000	$8,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		6,300			
Average poverty gap		$12,000			
Average market gap**		$17,900			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.26

Niagara Falls

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**8,900**	**3,700**	**100%**	**100%**	**41%**
Non-elderly women	2,500	1,100	28%	31%	44%
Non-elderly men	2,800	1,000	31%	28%	38%
Elderly women	2,700	1,200	30%	33%	45%
Elderly men	900	300	10%	8%	35%
Economic Families	**22,200**	**3,300**	**100%**	**100%**	**15%**
Couples with no children < 18	10,800	800	49%	23%	7%
Couples with children < 18	7,400	1,000	33%	30%	13%
Lone-parent families < 18	2,200	1,300	10%	40%	61%
Other families	1,800	300	8%	8%	15%
Non-elderly family	17,300	3,100	78%	93%	18%
Elderly family	4,800	200	22%	7%	5%
Children 0-17 in families	**17,400**	**4,300**	**100%**	**100%**	**24%**
Aged 0-5	5,700	1,600	33%	38%	29%
Aged 6-17	11,700	2,600	67%	62%	22%
All persons	**76,100**	**13,900**	**100%**	**100%**	**18%**
Aged 0-14	14,800	3,800	19%	28%	26%
Aged 15-24	9,600	1,900	13%	14%	20%
Aged 25-34	11,100	2,200	15%	16%	20%
Aged 35-44	11,900	1,900	16%	14%	16%
Aged 45-54	9,600	1,200	13%	9%	12%
Aged 55-64	7,400	1,000	10%	7%	14%
Aged 65-74	7,400	1,000	10%	7%	13%
Aged 75+	4,300	800	6%	6%	19%
Females	39,400	8,100	52%	58%	20%
Males	36,800	5,800	48%	42%	16%
Population groups (all persons)*	**76,100**	**13,900**	**100%**	**100%**	**18%**
Recent immigrants	1,400	500	2%	4%	38%
Visible minorities	2,700	800	4%	6%	29%
Aboriginal identity	600	300	1%	2%	58%
With disabilities	10,200	2,700	13%	19%	26%
Education level (aged 15-64)	**49,600**	**8,300**	**100%**	**100%**	**17%**
Post-secondary certificate	15,200	1,600	31%	20%	11%
Secondary	13,700	2,100	28%	26%	16%
Less than secondary	20,700	4,500	42%	54%	22%
Employment activity (aged 15-64)	**49,600**	**8,200**	**100%**	**100%**	**17%**
Full-time, full year employment	18,300	800	37%	10%	4%
Part-time, full year employment	3,500	400	7%	5%	12%
Part-time, part year employment	16,200	2,800	33%	34%	18%
No employment in 1995	11,600	4,200	23%	51%	36%
Sources of income (non-elderly economic families)					
Average total income	$53,600	$13,600			
Average earnings	$48,300	$8,300			
Average government transfers	$6,100	$8,000			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,000			
Average poverty gap		$9,200			
Average market gap**		$14,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.27

St. Catharines

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**17,800**	**7,200**	**100%**	**100%**	**40%**
Non-elderly women	5,400	2,500	30%	35%	46%
Non-elderly men	6,100	2,400	34%	33%	40%
Elderly women	4,800	1,900	27%	27%	40%
Elderly men	1,500	400	9%	5%	25%
Economic Families	**36,900**	**5,300**	**100%**	**100%**	**14%**
Couples with no children < 18	18,400	1,300	50%	24%	7%
Couples with children < 18	11,800	1,300	32%	25%	11%
Lone-parent families < 18	3,800	2,200	10%	41%	57%
Other families	2,900	500	8%	10%	18%
Non-elderly family	28,700	4,900	78%	92%	17%
Elderly family	8,200	400	22%	8%	5%
Children 0-17 in families	**28,400**	**6,300**	**100%**	**100%**	**22%**
Aged 0-5	9,700	2,700	34%	43%	28%
Aged 6-17	18,700	3,600	66%	57%	19%
All persons	**128,400**	**22,900**	**100%**	**100%**	**18%**
Aged 0-14	24,300	5,700	19%	25%	23%
Aged 15-24	16,800	3,900	13%	17%	23%
Aged 25-34	18,700	3,700	15%	16%	20%
Aged 35-44	19,000	2,900	15%	13%	15%
Aged 45-54	16,700	1,900	13%	8%	11%
Aged 55-64	12,600	2,000	10%	9%	16%
Aged 65-74	12,400	1,400	10%	6%	12%
Aged 75+	7,900	1,400	6%	6%	18%
Females	66,800	13,400	52%	59%	20%
Males	61,700	9,500	48%	41%	15%
Population groups (all persons)*	**128,400**	**22,900**	**100%**	**100%**	**18%**
Recent immigrants	2,800	1,200	2%	5%	44%
Visible minorities	6,800	2,500	5%	11%	36%
Aboriginal identity	1,200	500	1%	2%	42%
With disabilities	17,000	4,800	13%	21%	28%
Education level (aged 15-64)	**83,900**	**14,300**	**100%**	**100%**	**17%**
Post-secondary certificate	28,200	3,100	34%	22%	11%
Secondary	22,700	3,800	27%	27%	17%
Less than secondary	32,900	7,400	39%	52%	23%
Employment activity (aged 15-64)	**83,900**	**14,300**	**100%**	**100%**	**17%**
Full-time, full year employment	32,100	1,700	38%	12%	5%
Part-time, full year employment	6,500	900	8%	6%	13%
Part-time, part year employment	25,200	4,500	30%	31%	18%
No employment in 1995	20,000	7,300	24%	51%	36%
Sources of income (non-elderly economic families)					
Average total income	$57,900	$12,700			
Average earnings	$52,600	$7,900			
Average government transfers	$5,700	$7,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,700			
Average poverty gap		$9,800			
Average market gap**		$15,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.28

Cambridge

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**9,100**	**3,100**	**100%**	**100%**	**34%**
Non-elderly women	2,600	1,000	28%	32%	38%
Non-elderly men	3,600	1,000	40%	32%	27%
Elderly women	2,200	900	24%	31%	42%
Elderly men	700	200	7%	6%	28%
Economic Families	**28,000**	**3,500**	**100%**	**100%**	**12%**
Couples with no children < 18	11,500	700	41%	21%	6%
Couples with children < 18	12,400	1,100	44%	31%	9%
Lone-parent families < 18	2,600	1,400	9%	41%	54%
Other families	1,500	200	5%	7%	16%
Non-elderly family	24,000	3,300	86%	95%	14%
Elderly family	4,000	200	14%	5%	5%
Children 0-17 in families	**27,600**	**4,500**	**100%**	**100%**	**16%**
Aged 0-5	9,600	1,800	35%	39%	18%
Aged 6-17	18,000	2,700	65%	61%	15%
All persons	**100,200**	**13,700**	**100%**	**100%**	**14%**
Aged 0-14	23,500	3,900	23%	29%	17%
Aged 15-24	13,600	2,400	14%	18%	18%
Aged 25-34	16,600	2,100	17%	15%	12%
Aged 35-44	16,800	1,700	17%	13%	10%
Aged 45-54	12,100	1,100	12%	8%	9%
Aged 55-64	7,700	1,100	8%	8%	14%
Aged 65-74	6,100	600	6%	4%	10%
Aged 75+	3,800	800	4%	6%	20%
Females	50,900	7,900	51%	58%	16%
Males	49,400	5,800	49%	42%	12%
Population groups (all persons)*	**100,200**	**13,700**	**100%**	**100%**	**14%**
Recent immigrants	1,700	500	2%	3%	28%
Visible minorities	7,500	1,600	7%	12%	22%
Aboriginal identity	400	100	0%	1%	23%
With disabilities	10,700	2,700	11%	20%	25%
Education level (aged 15-64)	**66,800**	**8,400**	**100%**	**100%**	**13%**
Post-secondary certificate	19,100	1,300	29%	15%	7%
Secondary	17,200	1,900	26%	23%	11%
Less than secondary	30,500	5,200	46%	62%	17%
Employment activity (aged 15-64)	**66,800**	**8,400**	**100%**	**100%**	**13%**
Full-time, full year employment	30,900	1,200	46%	14%	4%
Part-time, full year employment	4,400	400	7%	5%	9%
Part-time, part year employment	18,300	2,500	27%	29%	14%
No employment in 1995	13,300	4,400	20%	52%	33%
Sources of income (non-elderly economic families)					
Average total income	$60,600	$13,200			
Average earnings	$55,300	$8,300			
Average government transfers	$5,300	$7,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,100			
Average poverty gap		$9,700			
Average market gap**		$14,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.29

Kitchener

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**22,500**	**7,800**	**100%**	**100%**	**35%**
Non-elderly women	7,400	2,900	33%	37%	39%
Non-elderly men	9,600	3,100	42%	40%	33%
Elderly women	4,400	1,500	19%	20%	35%
Elderly men	1,200	300	5%	4%	24%
Economic Families	**49,100**	**6,800**	**100%**	**100%**	**14%**
Couples with no children < 18	21,600	1,400	44%	20%	6%
Couples with children < 18	19,200	2,200	39%	32%	11%
Lone-parent families < 18	5,000	2,700	10%	40%	54%
Other families	3,300	500	7%	8%	16%
Non-elderly family	41,700	6,400	85%	94%	15%
Elderly family	7,400	400	15%	6%	5%
Children 0-17 in families	**44,000**	**9,400**	**100%**	**100%**	**21%**
Aged 0-5	15,400	3,600	35%	39%	24%
Aged 6-17	28,500	5,700	65%	61%	20%
All persons	**176,000**	**29,500**	**100%**	**100%**	**17%**
Aged 0-14	37,700	8,500	21%	29%	22%
Aged 15-24	24,600	5,400	14%	18%	22%
Aged 25-34	31,600	5,200	18%	17%	16%
Aged 35-44	29,000	4,100	16%	14%	14%
Aged 45-54	21,300	2,300	12%	8%	11%
Aged 55-64	13,600	1,800	8%	6%	13%
Aged 65-74	11,500	1,300	7%	4%	11%
Aged 75+	6,700	1,100	4%	4%	16%
Females	89,400	16,400	51%	56%	18%
Males	86,600	13,100	49%	44%	15%
Population groups (all persons)*	**176,000**	**29,500**	**100%**	**100%**	**17%**
Recent immigrants	7,400	3,600	4%	12%	48%
Visible minorities	17,200	5,700	10%	19%	33%
Aboriginal identity	1,200	400	1%	1%	32%
With disabilities	19,500	5,000	11%	17%	25%
Education level (aged 15-64)	**120,100**	**18,600**	**100%**	**100%**	**16%**
Post-secondary certificate	38,600	3,900	32%	21%	10%
Secondary	30,200	4,700	25%	25%	16%
Less than secondary	51,300	10,000	43%	54%	19%
Employment activity (aged 15-64)	**120,100**	**18,600**	**100%**	**100%**	**16%**
Full-time, full year employment	52,800	2,400	44%	13%	4%
Part-time, full year employment	8,800	1,100	7%	6%	13%
Part-time, part year employment	34,400	6,300	29%	34%	18%
No employment in 1995	24,100	8,800	20%	47%	37%
Sources of income (non-elderly economic families)					
Average total income	$57,700	$13,300			
Average earnings	$53,200	$7,400			
Average government transfers	$5,400	$8,200			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,200			
Average poverty gap		$10,000			
Average market gap**		$15,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.30

Windsor

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**30,200**	**11,800**	**100%**	**100%**	**39%**
Non-elderly women	9,000	4,000	30%	34%	45%
Non-elderly men	11,700	4,000	39%	34%	34%
Elderly women	7,100	3,100	24%	26%	43%
Elderly men	2,300	700	8%	6%	32%
Economic Families	**53,400**	**8,500**	**100%**	**100%**	**16%**
Couples with no children < 18	24,100	1,800	45%	20%	7%
Couples with children < 18	17,900	2,300	34%	27%	13%
Lone-parent families < 18	6,300	3,600	12%	42%	57%
Other families	5,100	900	10%	11%	18%
Non-elderly family	43,200	7,900	81%	93%	18%
Elderly family	10,200	600	19%	7%	6%
Children 0-17 in families	**43,500**	**10,900**	**100%**	**100%**	**25%**
Aged 0-5	15,100	4,300	35%	39%	28%
Aged 6-17	28,400	6,600	65%	61%	23%
All persons	**194,600**	**38,200**	**100%**	**100%**	**20%**
Aged 0-14	37,200	9,800	19%	26%	26%
Aged 15-24	28,000	7,100	14%	19%	25%
Aged 25-34	33,200	6,100	17%	16%	18%
Aged 35-44	29,100	4,800	15%	12%	16%
Aged 45-54	23,100	3,000	12%	8%	13%
Aged 55-64	17,400	2,900	9%	8%	17%
Aged 65-74	16,500	2,300	8%	6%	14%
Aged 75+	10,200	2,300	5%	6%	23%
Females	100,200	21,900	52%	57%	22%
Males	94,400	16,300	48%	43%	17%
Population groups (all persons)*	**194,600**	**38,200**	**100%**	**100%**	**20%**
Recent immigrants	9,500	4,200	5%	11%	44%
Visible minorities	24,800	8,800	13%	23%	36%
Aboriginal identity	1,900	800	1%	2%	41%
With disabilities	26,600	7,800	14%	21%	29%
Education level (aged 15-64)	**130,800**	**23,800**	**100%**	**100%**	**18%**
Post-secondary certificate	43,000	5,300	33%	22%	12%
Secondary	38,700	7,000	30%	29%	18%
Less than secondary	49,100	11,500	38%	48%	23%
Employment activity (aged 15-64)	**130,800**	**23,800**	**100%**	**100%**	**18%**
Full-time, full year employment	51,200	2,800	39%	12%	5%
Part-time, full year employment	8,800	1,300	7%	6%	15%
Part-time, part year employment	37,700	7,300	29%	31%	19%
No employment in 1995	33,100	12,400	25%	52%	37%
Sources of income (non-elderly economic families)					
Average total income	$58,800	$12,700			
Average earnings	$54,300	$8,000			
Average government transfers	$5,900	$7,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,900			
Average poverty gap		$10,200			
Average market gap**		$15,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.31

London

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	50,500	19,500	100%	100%	39%
Non-elderly women	17,900	7,400	35%	38%	41%
Non-elderly men	19,900	8,200	39%	42%	41%
Elderly women	9,900	3,200	20%	16%	32%
Elderly men	2,800	800	6%	4%	29%
Economic Families	88,300	13,000	100%	100%	15%
Couples with no children < 18	40,000	2,500	45%	19%	6%
Couples with children < 18	32,100	3,800	36%	29%	12%
Lone-parent families < 18	9,900	5,600	11%	43%	56%
Other families	6,400	1,100	7%	8%	17%
Non-elderly family	73,600	12,400	83%	95%	17%
Elderly family	14,700	700	17%	5%	4%
Children 0-17 in families	77,100	17,900	100%	100%	23%
Aged 0-5	26,500	7,000	34%	39%	26%
Aged 6-17	50,600	10,800	66%	61%	21%
All persons	321,300	60,400	100%	100%	19%
Aged 0-14	66,200	16,100	21%	27%	24%
Aged 15-24	44,900	12,600	14%	21%	28%
Aged 25-34	54,800	11,100	17%	18%	20%
Aged 35-44	52,500	8,100	16%	13%	15%
Aged 45-54	39,400	4,400	12%	7%	11%
Aged 55-64	25,900	3,300	8%	5%	13%
Aged 65-74	22,800	2,500	7%	4%	11%
Aged 75+	14,900	2,300	5%	4%	15%
Females	166,400	33,100	52%	55%	20%
Males	155,000	27,200	48%	45%	18%
Population groups (all persons)*	321,300	60,400	100%	100%	19%
Recent immigrants	11,300	5,700	4%	9%	50%
Visible minorities	28,700	11,400	9%	19%	40%
Aboriginal identity	3,700	2,100	1%	3%	56%
With disabilities	39,600	11,200	12%	19%	28%
Education level (aged 15-64)	217,500	39,500	100%	100%	18%
Post-secondary certificate	86,500	10,700	40%	27%	12%
Secondary	58,000	11,100	27%	28%	19%
Less than secondary	73,100	17,600	34%	45%	24%
Employment activity (aged 15-64)	217,500	39,500	100%	100%	18%
Full-time, full year employment	91,000	4,400	42%	11%	5%
Part-time, full year employment	17,000	2,600	8%	7%	15%
Part-time, part year employment	62,400	14,200	29%	36%	23%
No employment in 1995	47,100	18,300	22%	46%	39%
Sources of income (non-elderly economic families)					
Average total income	$60,100	$13,600			
Average earnings	$53,800	$8,100			
Average government transfers	$5,800	$8,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,000			
Average poverty gap		$9,400			
Average market gap**		$15,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.32

Sudbury

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**14,900**	**6,800**	**100%**	**100%**	**46%**
Non-elderly women	4,900	2,500	33%	37%	51%
Non-elderly men	5,600	2,600	38%	38%	46%
Elderly women	3,200	1,400	22%	20%	43%
Elderly men	1,100	300	8%	5%	30%
Economic Families	**25,600**	**4,400**	**100%**	**100%**	**17%**
Couples with no children < 18	12,300	900	48%	20%	7%
Couples with children < 18	8,100	1,100	32%	25%	13%
Lone-parent families < 18	3,100	2,000	12%	46%	65%
Other families	2,200	400	9%	9%	18%
Non-elderly family	20,800	4,100	81%	93%	20%
Elderly family	4,800	300	19%	7%	6%
Children 0-17 in families	**19,200**	**5,100**	**100%**	**100%**	**27%**
Aged 0-5	6,100	2,200	32%	43%	36%
Aged 6-17	13,100	3,000	68%	57%	23%
All persons	**90,400**	**19,200**	**100%**	**100%**	**21%**
Aged 0-14	15,900	4,600	18%	24%	29%
Aged 15-24	14,000	4,200	15%	22%	30%
Aged 25-34	13,700	3,600	15%	19%	26%
Aged 35-44	13,600	2,000	15%	11%	15%
Aged 45-54	11,900	1,400	13%	7%	11%
Aged 55-64	8,900	1,300	10%	7%	15%
Aged 65-74	7,900	1,100	9%	6%	13%
Aged 75+	4,400	1,000	5%	5%	23%
Females	46,900	11,000	52%	57%	23%
Males	43,400	8,200	48%	43%	19%
Population groups (all persons)*	**90,400**	**19,200**	**100%**	**100%**	**21%**
Recent immigrants	600	200	1%	1%	35%
Visible minorities	2,400	600	3%	3%	27%
Aboriginal identity	2,800	1,700	3%	9%	59%
With disabilities	14,100	4,500	16%	23%	32%
Education level (aged 15-64)	**62,000**	**12,500**	**100%**	**100%**	**20%**
Post-secondary certificate	21,800	2,500	35%	20%	12%
Secondary	15,300	3,200	25%	26%	21%
Less than secondary	25,000	6,800	40%	54%	27%
Employment activity (aged 15-64)	**62,000**	**12,500**	**100%**	**100%**	**20%**
Full-time, full year employment	22,000	1,000	35%	8%	5%
Part-time, full year employment	4,400	700	7%	5%	16%
Part-time, part year employment	18,400	3,900	30%	31%	21%
No employment in 1995	17,300	6,900	28%	55%	40%
Sources of income (non-elderly economic families)					
Average total income	$60,000	$12,600			
Average earnings	$54,500	$7,600			
Average government transfers	$6,600	$8,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,400			
Average poverty gap		$9,300			
Average market gap**		$15,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.33

Thunder Bay

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**15,600**	**5,900**	**100%**	**100%**	**38%**
Non-elderly women	4,300	1,800	27%	31%	42%
Non-elderly men	5,900	2,000	38%	34%	33%
Elderly women	4,100	1,800	26%	30%	43%
Elderly men	1,400	300	9%	6%	25%
Economic Families	**31,500**	**3,800**	**100%**	**100%**	**12%**
Couples with no children < 18	14,500	700	46%	19%	5%
Couples with children < 18	11,100	800	35%	21%	7%
Lone-parent families < 18	3,200	1,900	10%	48%	57%
Other families	2,600	400	8%	11%	17%
Non-elderly family	25,300	3,500	80%	93%	14%
Elderly family	6,200	300	20%	7%	5%
Children 0-17 in families	**25,500**	**4,800**	**100%**	**100%**	**19%**
Aged 0-5	8,300	2,000	33%	41%	24%
Aged 6-17	17,200	2,800	67%	59%	16%
All persons	**111,800**	**17,100**	**100%**	**100%**	**15%**
Aged 0-14	21,700	4,500	19%	26%	21%
Aged 15-24	15,500	3,000	14%	17%	19%
Aged 25-34	16,900	2,700	15%	16%	16%
Aged 35-44	18,600	2,100	17%	12%	11%
Aged 45-54	13,900	1,200	12%	7%	9%
Aged 55-64	9,700	1,200	9%	7%	12%
Aged 65-74	9,400	1,100	8%	6%	12%
Aged 75+	6,300	1,400	6%	8%	22%
Females	57,200	10,000	51%	59%	18%
Males	54,600	7,100	49%	41%	13%
Population groups (all persons)*	**111,800**	**17,100**	**100%**	**100%**	**15%**
Recent immigrants	900	300	1%	2%	35%
Visible minorities	2,600	500	2%	3%	19%
Aboriginal identity	6,200	2,900	6%	17%	48%
With disabilities	15,200	4,000	14%	24%	27%
Education level (aged 15-64)	**74,500**	**10,200**	**100%**	**100%**	**14%**
Post-secondary certificate	25,700	2,200	34%	21%	8%
Secondary	18,100	2,200	24%	21%	12%
Less than secondary	30,700	5,900	41%	58%	19%
Employment activity (aged 15-64)	**74,500**	**10,200**	**100%**	**100%**	**14%**
Full-time, full year employment	29,100	1,100	39%	11%	4%
Part-time, full year employment	6,100	700	8%	7%	11%
Part-time, part year employment	23,300	3,500	31%	34%	15%
No employment in 1995	16,000	4,900	21%	49%	31%
Sources of income (non-elderly economic families)					
Average total income	$61,900	$12,700			
Average earnings	$55,700	$7,300			
Average government transfers	$5,800	$7,600			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,300			
Average poverty gap		$9,600			
Average market gap**		$14,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.34

Winnipeg

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	95,100	46,600	100%	100%	49%
Non-elderly women	30,400	14,500	32%	31%	48%
Non-elderly men	35,800	16,100	38%	34%	45%
Elderly women	22,500	13,000	24%	28%	58%
Elderly men	6,400	3,100	7%	7%	48%
Economic Families	165,700	32,200	100%	100%	19%
Couples with no children < 18	74,100	7,800	45%	24%	11%
Couples with children < 18	60,700	10,200	37%	32%	17%
Lone-parent families < 18	17,100	10,700	10%	33%	63%
Other families	13,800	3,400	8%	11%	25%
Non-elderly family	136,300	28,300	82%	88%	21%
Elderly family	29,400	3,900	18%	12%	13%
Children 0-17 in families	141,400	40,200	100%	100%	28%
Aged 0-5	48,500	16,600	34%	41%	34%
Aged 6-17	92,900	23,500	66%	59%	25%
All persons	606,800	147,400	100%	100%	24%
Aged 0-14	121,900	37,100	20%	25%	30%
Aged 15-24	83,600	25,100	14%	17%	30%
Aged 25-34	98,000	24,400	16%	17%	25%
Aged 35-44	99,900	18,500	16%	13%	19%
Aged 45-54	75,400	10,800	12%	7%	14%
Aged 55-64	49,300	9,400	8%	6%	19%
Aged 65-74	45,000	9,900	7%	7%	22%
Aged 75+	33,800	12,300	6%	8%	37%
Females	314,000	82,800	52%	56%	26%
Males	292,800	64,700	48%	44%	22%
Population groups (all persons)*	606,800	147,400	100%	100%	24%
Recent immigrants	15,700	7,900	3%	5%	50%
Visible minorities	72,300	23,300	12%	16%	32%
Aboriginal identity	41,300	25,900	7%	18%	63%
With disabilities	67,100	25,600	11%	17%	38%
Education level (aged 15-64)	406,100	88,200	100%	100%	22%
Post-secondary certificate	140,500	19,700	35%	22%	14%
Secondary	97,300	20,100	24%	23%	21%
Less than secondary	168,200	48,300	41%	55%	29%
Employment activity (aged 15-64)	406,100	88,200	100%	100%	22%
Full-time, full year employment	176,600	15,400	43%	18%	9%
Part-time, full year employment	29,400	5,200	7%	6%	18%
Part-time, part year employment	117,100	30,600	29%	35%	26%
No employment in 1995	83,000	36,900	20%	42%	44%
Sources of income (non-elderly economic families)					
Average total income	$55,600	$15,200			
Average earnings	$49,800	$11,300			
Average government transfers	$4,500	$6,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		11,200			
Average poverty gap		$12,100			
Average market gap**		$15,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.35

Regina

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**26,800**	**10,100**	**100%**	**100%**	**38%**
Non-elderly women	9,100	3,400	34%	34%	38%
Non-elderly men	10,500	4,100	39%	40%	39%
Elderly women	5,700	2,100	21%	21%	37%
Elderly men	1,600	500	6%	5%	29%
Economic Families	**48,400**	**7,200**	**100%**	**100%**	**15%**
Couples with no children < 18	20,900	1,400	43%	19%	7%
Couples with children < 18	18,400	1,900	38%	27%	11%
Lone-parent families < 18	5,900	3,300	12%	46%	56%
Other families	3,300	600	7%	8%	17%
Non-elderly family	40,800	6,800	84%	95%	17%
Elderly family	7,600	400	16%	5%	5%
Children 0-17 in families	**45,700**	**10,000**	**100%**	**100%**	**22%**
Aged 0-5	14,900	4,300	33%	43%	29%
Aged 6-17	30,800	5,700	67%	57%	18%
All persons	**177,600**	**32,500**	**100%**	**100%**	**18%**
Aged 0-14	39,200	9,400	22%	29%	24%
Aged 15-24	26,700	7,200	15%	22%	27%
Aged 25-34	28,300	5,500	16%	17%	19%
Aged 35-44	29,400	3,600	17%	11%	12%
Aged 45-54	20,300	2,100	11%	6%	10%
Aged 55-64	13,900	1,900	8%	6%	13%
Aged 65-74	11,400	1,200	6%	4%	11%
Aged 75+	8,500	1,800	5%	6%	21%
Females	91,600	18,000	52%	55%	20%
Males	86,000	14,500	48%	45%	17%
Population groups (all persons)*	**177,600**	**32,500**	**100%**	**100%**	**18%**
Recent immigrants	2,600	1,200	1%	4%	45%
Visible minorities	10,000	2,800	6%	9%	28%
Aboriginal identity	12,600	7,900	7%	24%	63%
With disabilities	18,300	5,300	10%	16%	29%
Education level (aged 15-64)	**118,600**	**20,200**	**100%**	**100%**	**17%**
Post-secondary certificate	41,000	3,900	35%	19%	10%
Secondary	30,300	5,500	26%	27%	18%
Less than secondary	47,200	10,700	40%	53%	23%
Employment activity (aged 15-64)	**118,600**	**20,200**	**100%**	**100%**	**17%**
Full-time, full year employment	52,100	2,600	44%	13%	5%
Part-time, full year employment	8,800	1,200	7%	6%	14%
Part-time, part year employment	35,300	7,800	30%	39%	22%
No employment in 1995	22,300	8,600	19%	43%	39%
Sources of income (non-elderly economic families)					
Average total income	$58,500	$12,700			
Average earnings	$51,800	$8,300			
Average government transfers	$4,300	$6,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,800			
Average poverty gap		$10,400			
Average market gap**		$14,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.36

Saskatoon

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**31,300**	**14,300**	**100%**	**100%**	**46%**
Non-elderly women	10,900	5,500	35%	39%	51%
Non-elderly men	13,000	5,800	41%	41%	45%
Elderly women	6,000	2,500	19%	18%	42%
Elderly men	1,400	400	5%	3%	30%
Economic Families	**51,300**	**9,100**	**100%**	**100%**	**18%**
Couples with no children < 18	21,800	1,500	43%	16%	7%
Couples with children < 18	19,600	2,900	38%	32%	15%
Lone-parent families < 18	6,300	3,800	12%	42%	61%
Other families	3,700	900	7%	10%	25%
Non-elderly family	43,600	8,800	85%	96%	20%
Elderly family	7,700	300	15%	4%	4%
Children 0-17 in families	**49,100**	**13,200**	**100%**	**100%**	**27%**
Aged 0-5	17,100	5,700	35%	43%	33%
Aged 6-17	31,900	7,500	65%	57%	24%
All persons	**190,600**	**43,500**	**100%**	**100%**	**23%**
Aged 0-14	42,600	12,400	22%	28%	29%
Aged 15-24	30,600	10,500	16%	24%	34%
Aged 25-34	31,200	7,900	16%	18%	25%
Aged 35-44	31,300	4,900	16%	11%	16%
Aged 45-54	20,500	2,500	11%	6%	12%
Aged 55-64	13,900	2,000	7%	5%	14%
Aged 65-74	11,400	1,400	6%	3%	13%
Aged 75+	9,000	1,900	5%	4%	21%
Females	98,500	24,500	52%	56%	25%
Males	92,100	19,000	48%	44%	21%
Population groups (all persons)*	**190,600**	**43,500**	**100%**	**100%**	**23%**
Recent immigrants	3,500	1,800	2%	4%	52%
Visible minorities	11,000	3,900	6%	9%	35%
Aboriginal identity	15,100	9,800	8%	23%	65%
With disabilities	20,600	6,700	11%	15%	33%
Education level (aged 15-64)	**127,500**	**27,800**	**100%**	**100%**	**22%**
Post-secondary certificate	47,300	7,300	37%	26%	15%
Secondary	30,400	7,400	24%	27%	24%
Less than secondary	49,800	13,000	39%	47%	26%
Employment activity (aged 15-64)	**127,500**	**27,800**	**100%**	**100%**	**22%**
Full-time, full year employment	51,900	3,400	41%	12%	7%
Part-time, full year employment	9,400	1,700	7%	6%	18%
Part-time, part year employment	41,600	11,600	33%	42%	28%
No employment in 1995	24,700	11,100	19%	40%	45%
Sources of income (non-elderly economic families)					
Average total income	$54,700	$13,000			
Average earnings	$48,700	$8,300			
Average government transfers	$4,600	$6,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,300			
Average poverty gap		$10,400			
Average market gap**		$15,000			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.37

Calgary

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**112,400**	**47,000**	**100%**	**100%**	**42%**
Non-elderly women	39,800	17,400	35%	37%	44%
Non-elderly men	53,300	19,700	47%	42%	37%
Elderly women	14,700	7,900	13%	17%	54%
Elderly men	4,500	2,000	4%	4%	43%
Economic Families	**204,900**	**33,400**	**100%**	**100%**	**16%**
Couples with no children < 18	89,600	8,200	44%	25%	9%
Couples with children < 18	83,600	13,200	41%	39%	16%
Lone-parent families < 18	18,000	9,000	9%	27%	50%
Other families	13,700	3,000	7%	9%	22%
Non-elderly family	178,700	30,500	87%	91%	17%
Elderly family	26,200	2,900	13%	9%	11%
Children 0-17 in families	**187,000**	**42,800**	**100%**	**100%**	**23%**
Aged 0-5	63,000	16,100	34%	38%	26%
Aged 6-17	124,000	26,700	66%	62%	22%
All persons	**760,200**	**156,400**	**100%**	**100%**	**21%**
Aged 0-14	161,700	38,400	21%	25%	24%
Aged 15-24	103,000	29,000	14%	19%	28%
Aged 25-34	138,000	28,800	18%	18%	21%
Aged 35-44	146,500	24,000	19%	15%	16%
Aged 45-54	92,600	12,500	12%	8%	13%
Aged 55-64	54,700	9,500	7%	6%	17%
Aged 65-74	40,600	7,800	5%	5%	19%
Aged 75+	23,200	6,400	3%	4%	28%
Females	381,800	83,600	50%	53%	22%
Males	378,400	72,800	50%	47%	19%
Population groups (all persons)*	**760,200**	**156,400**	**100%**	**100%**	**21%**
Recent immigrants	33,200	15,700	4%	10%	47%
Visible minorities	125,600	40,000	17%	26%	32%
Aboriginal identity	13,800	7,000	2%	4%	51%
With disabilities	69,100	23,400	9%	15%	34%
Education level (aged 15-64)	**534,700**	**103,700**	**100%**	**100%**	**19%**
Post-secondary certificate	212,600	28,600	40%	28%	13%
Secondary	127,800	26,500	24%	26%	21%
Less than secondary	194,400	48,600	36%	47%	25%
Employment activity (aged 15-64)	**534,700**	**103,700**	**100%**	**100%**	**19%**
Full-time, full year employment	236,500	19,800	44%	19%	8%
Part-time, full year employment	33,700	6,800	6%	7%	20%
Part-time, part year employment	173,900	44,900	33%	43%	26%
No employment in 1995	90,500	32,200	17%	31%	36%
Sources of income (non-elderly economic families)					
Average total income	$65,700	$16,000			
Average earnings	$58,000	$11,700			
Average government transfers	$4,100	$5,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		11,500			
Average poverty gap		$11,800			
Average market gap**		$14,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.38

Edmonton

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**95,900**	**44,900**	**100%**	**100%**	**47%**
Non-elderly women	33,300	16,300	35%	36%	49%
Non-elderly men	42,800	17,600	45%	39%	41%
Elderly women	14,800	8,800	15%	20%	60%
Elderly men	5,100	2,200	5%	5%	43%
Economic Families	**163,400**	**34,800**	**100%**	**100%**	**21%**
Couples with no children < 18	70,200	8,100	43%	23%	11%
Couples with children < 18	61,200	12,300	37%	35%	20%
Lone-parent families < 18	18,100	11,000	11%	32%	61%
Other families	14,000	3,500	9%	10%	25%
Non-elderly family	137,800	31,800	84%	91%	23%
Elderly family	25,600	3,000	16%	9%	12%
Children 0-17 in families	**145,700**	**44,700**	**100%**	**100%**	**31%**
Aged 0-5	49,500	17,600	34%	39%	35%
Aged 6-17	96,200	27,100	66%	61%	28%
All persons	**606,700**	**158,000**	**100%**	**100%**	**26%**
Aged 0-14	125,800	40,400	21%	26%	32%
Aged 15-24	86,200	30,200	14%	19%	35%
Aged 25-34	106,800	27,700	18%	18%	26%
Aged 35-44	106,300	21,800	18%	14%	20%
Aged 45-54	70,300	12,500	12%	8%	18%
Aged 55-64	48,400	9,900	8%	6%	20%
Aged 65-74	39,400	8,300	6%	5%	21%
Aged 75+	23,500	7,300	4%	5%	31%
Females	308,800	86,400	51%	55%	28%
Males	297,800	71,600	49%	45%	24%
Population groups (all persons)*	**606,700**	**158,000**	**100%**	**100%**	**26%**
Recent immigrants	25,900	12,800	4%	8%	49%
Visible minorities	109,900	38,400	18%	24%	35%
Aboriginal identity	24,100	14,800	4%	9%	62%
With disabilities	67,600	26,300	11%	17%	39%
Education level (aged 15-64)	**418,000**	**102,000**	**100%**	**100%**	**24%**
Post-secondary certificate	149,900	24,800	36%	24%	17%
Secondary	94,500	23,900	23%	23%	25%
Less than secondary	173,600	53,300	42%	52%	31%
Employment activity (aged 15-64)	**418,000**	**102,000**	**100%**	**100%**	**24%**
Full-time, full year employment	168,300	16,400	40%	16%	10%
Part-time, full year employment	26,400	6,000	6%	6%	23%
Part-time, part year employment	138,500	41,900	33%	41%	30%
No employment in 1995	84,700	37,800	20%	37%	45%
Sources of income (non-elderly economic families)					
Average total income	$55,700	$15,400			
Average earnings	$49,500	$10,800			
Average government transfers	$4,700	$5,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		12,800			
Average poverty gap		$12,100			
Average market gap**		$15,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.39

Surrey

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**29,400**	**12,300**	**100%**	**100%**	**42%**
Non-elderly women	8,600	3,900	29%	31%	45%
Non-elderly men	13,900	5,200	47%	42%	37%
Elderly women	5,100	2,600	17%	21%	50%
Elderly men	1,800	700	6%	6%	39%
Economic Families	**80,400**	**15,100**	**100%**	**100%**	**19%**
Couples with no children < 18	33,700	3,400	42%	23%	10%
Couples with children < 18	34,700	5,900	43%	39%	17%
Lone-parent families < 18	7,600	4,700	9%	31%	62%
Other families	4,400	1,000	6%	7%	23%
Non-elderly family	67,400	13,400	84%	89%	20%
Elderly family	12,900	1,700	16%	11%	13%
Children 0-17 in families	**80,400**	**20,600**	**100%**	**100%**	**26%**
Aged 0-5	28,800	8,600	36%	42%	30%
Aged 6-17	51,600	12,000	64%	58%	23%
All persons	**301,700**	**64,500**	**100%**	**100%**	**21%**
Aged 0-14	69,300	18,800	23%	29%	27%
Aged 15-24	40,700	9,800	13%	15%	24%
Aged 25-34	49,700	11,100	16%	17%	22%
Aged 35-44	51,100	9,300	17%	14%	18%
Aged 45-54	37,600	5,300	12%	8%	14%
Aged 55-64	23,500	4,100	8%	6%	18%
Aged 65-74	18,700	3,400	6%	5%	18%
Aged 75+	11,200	2,700	4%	4%	24%
Females	151,200	34,400	50%	53%	23%
Males	150,500	30,000	50%	47%	20%
Population groups (all persons)*	**301,700**	**64,500**	**100%**	**100%**	**21%**
Recent immigrants	24,200	10,300	8%	16%	43%
Visible minorities	87,000	25,800	29%	40%	30%
Aboriginal identity	4,900	2,300	2%	4%	48%
With disabilities	29,800	9,400	10%	15%	31%
Education level (aged 15-64)	**202,500**	**39,700**	**100%**	**100%**	**20%**
Post-secondary certificate	65,100	9,100	32%	23%	14%
Secondary	52,700	9,000	26%	23%	17%
Less than secondary	84,700	21,600	42%	54%	25%
Employment activity (aged 15-64)	**202,500**	**39,700**	**100%**	**100%**	**20%**
Full-time, full year employment	77,700	5,100	38%	13%	7%
Part-time, full year employment	11,800	1,400	6%	4%	12%
Part-time, part year employment	66,100	14,000	33%	35%	21%
No employment in 1995	46,900	19,200	23%	48%	41%
Sources of income (non-elderly economic families)					
Average total income	$61,400	$15,800			
Average earnings	$56,600	$11,300			
Average government transfers	$5,600	$7,600			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,700			
Average poverty gap		$12,200			
Average market gap**		$16,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.40

Richmond

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**14,700**	**5,500**	**100%**	**100%**	**37%**
Non-elderly women	5,200	1,800	35%	33%	35%
Non-elderly men	5,500	1,600	38%	29%	29%
Elderly women	3,000	1,700	20%	31%	57%
Elderly men	900	300	6%	6%	36%
Economic Families	**39,600**	**9,100**	**100%**	**100%**	**23%**
Couples with no children < 18	17,300	2,700	44%	30%	16%
Couples with children < 18	16,900	4,400	43%	48%	26%
Lone-parent families < 18	2,600	1,200	7%	13%	46%
Other families	2,800	700	7%	8%	26%
Non-elderly family	32,900	7,700	83%	86%	24%
Elderly family	6,700	1,300	17%	14%	20%
Children 0-17 in families	**34,000**	**10,200**	**100%**	**100%**	**30%**
Aged 0-5	9,900	3,100	29%	30%	31%
Aged 6-17	24,100	7,200	71%	70%	30%
All persons	**148,000**	**38,400**	**100%**	**100%**	**26%**
Aged 0-14	27,800	8,500	19%	22%	31%
Aged 15-24	21,300	6,400	14%	17%	30%
Aged 25-34	22,000	5,400	15%	14%	24%
Aged 35-44	26,600	6,900	18%	18%	26%
Aged 45-54	22,200	4,300	15%	11%	19%
Aged 55-64	12,400	2,700	8%	7%	22%
Aged 65-74	9,500	2,500	6%	6%	26%
Aged 75+	6,200	1,800	4%	5%	29%
Females	75,900	20,500	51%	53%	27%
Males	72,100	17,900	49%	47%	25%
Population groups (all persons)*	**148,000**	**38,400**	**100%**	**100%**	**26%**
Recent immigrants	30,600	18,000	21%	47%	59%
Visible minorities	73,000	27,500	49%	71%	38%
Aboriginal identity	1,100	400	1%	1%	33%
With disabilities	11,100	3,500	7%	9%	31%
Education level (aged 15-64)	**104,400**	**25,600**	**100%**	**100%**	**25%**
Post-secondary certificate	42,400	8,200	41%	32%	19%
Secondary	27,300	7,300	26%	29%	27%
Less than secondary	34,700	10,100	33%	39%	29%
Employment activity (aged 15-64)	**104,400**	**25,600**	**100%**	**100%**	**25%**
Full-time, full year employment	39,200	3,000	38%	12%	8%
Part-time, full year employment	5,600	700	5%	3%	13%
Part-time, part year employment	32,200	8,200	31%	32%	26%
No employment in 1995	27,400	13,600	26%	53%	50%
Sources of income (non-elderly economic families)					
Average total income	$60,600	$14,900			
Average earnings	$55,600	$12,000			
Average government transfers	$4,000	$4,400			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,500			
Average poverty gap		$14,600			
Average market gap**		$16,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.41

Vancouver

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**132,600**	**62,300**	**100%**	**100%**	**47%**
Non-elderly women	48,500	21,400	37%	34%	44%
Non-elderly men	61,800	28,600	47%	46%	46%
Elderly women	15,400	8,700	12%	14%	56%
Elderly men	6,900	3,600	5%	6%	53%
Economic Families	**117,100**	**28,800**	**100%**	**100%**	**25%**
Couples with no children < 18	56,300	9,200	48%	32%	16%
Couples with children < 18	38,300	10,100	33%	35%	26%
Lone-parent families < 18	10,600	6,400	9%	22%	60%
Other families	11,900	3,100	10%	11%	26%
Non-elderly family	93,900	24,400	80%	85%	26%
Elderly family	23,100	4,400	20%	15%	19%
Children 0-17 in families	**84,600**	**29,800**	**100%**	**100%**	**35%**
Aged 0-5	28,100	9,800	33%	33%	35%
Aged 6-17	56,500	20,000	67%	67%	35%
All persons	**506,200**	**156,800**	**100%**	**100%**	**31%**
Aged 0-14	70,800	25,500	14%	16%	36%
Aged 15-24	68,100	27,800	13%	18%	41%
Aged 25-34	109,000	31,000	22%	20%	28%
Aged 35-44	88,200	25,500	17%	16%	29%
Aged 45-54	65,500	16,500	13%	11%	25%
Aged 55-64	42,900	10,800	8%	7%	25%
Aged 65-74	35,100	10,300	7%	7%	29%
Aged 75+	26,500	9,400	5%	6%	35%
Females	256,700	80,300	51%	51%	31%
Males	249,500	76,500	49%	49%	31%
Population groups (all persons)*	**506,200**	**156,800**	**100%**	**100%**	**31%**
Recent immigrants	67,900	35,700	13%	23%	53%
Visible minorities	227,000	79,200	45%	51%	35%
Aboriginal identity	10,300	6,800	2%	4%	66%
With disabilities	52,600	24,100	10%	15%	46%
Education level (aged 15-64)	**373,700**	**111,600**	**100%**	**100%**	**30%**
Post-secondary certificate	168,200	37,400	45%	34%	22%
Secondary	87,200	28,500	23%	25%	33%
Less than secondary	118,300	45,700	32%	41%	39%
Employment activity (aged 15-64)	**373,700**	**111,600**	**100%**	**100%**	**30%**
Full-time, full year employment	133,600	13,400	36%	12%	10%
Part-time, full year employment	17,700	4,700	5%	4%	27%
Part-time, part year employment	128,900	41,300	35%	37%	32%
No employment in 1995	93,500	52,300	25%	47%	56%
Sources of income (non-elderly economic families)					
Average total income	$61,900	$14,600			
Average earnings	$54,100	$11,200			
Average government transfers	$4,900	$5,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		10,100			
Average poverty gap		$13,100			
Average market gap**		$16,700			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.42

Burnaby

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	30,700	13,400	100%	100%	44%
Non-elderly women	10,100	4,300	33%	32%	42%
Non-elderly men	13,600	5,200	44%	39%	38%
Elderly women	5,100	3,200	17%	24%	62%
Elderly men	2,000	800	6%	6%	41%
Economic Families	45,800	10,500	100%	100%	23%
Couples with no children < 18	21,900	3,200	48%	31%	15%
Couples with children < 18	16,200	4,300	35%	41%	27%
Lone-parent families < 18	3,900	2,100	8%	20%	54%
Other families	3,900	900	9%	9%	23%
Non-elderly family	37,200	9,000	81%	86%	24%
Elderly family	8,600	1,500	19%	14%	17%
Children 0-17 in families	34,600	11,400	100%	100%	33%
Aged 0-5	11,200	3,600	32%	31%	32%
Aged 6-17	23,400	7,800	68%	69%	33%
All persons	176,100	48,900	100%	100%	28%
Aged 0-14	28,800	9,300	16%	19%	32%
Aged 15-24	25,100	9,500	14%	19%	38%
Aged 25-34	32,300	8,100	18%	17%	25%
Aged 35-44	29,700	7,400	17%	15%	25%
Aged 45-54	22,600	4,800	13%	10%	21%
Aged 55-64	15,800	3,400	9%	7%	22%
Aged 65-74	13,000	3,300	7%	7%	25%
Aged 75+	8,800	3,000	5%	6%	34%
Females	89,400	26,200	51%	54%	29%
Males	86,600	22,700	49%	46%	26%
Population groups (all persons)*	176,100	48,900	100%	100%	28%
Recent immigrants	26,400	15,500	15%	32%	59%
Visible minorities	69,300	25,000	39%	51%	36%
Aboriginal identity	2,400	1,000	1%	2%	41%
With disabilities	17,900	6,600	10%	14%	37%
Education level (aged 15-64)	125,500	33,300	100%	100%	26%
Post-secondary certificate	50,700	10,900	40%	33%	22%
Secondary	32,600	9,200	26%	28%	28%
Less than secondary	42,300	13,200	34%	40%	31%
Employment activity (aged 15-64)	125,500	33,300	100%	100%	26%
Full-time, full year employment	46,400	3,600	37%	11%	8%
Part-time, full year employment	6,200	1,300	5%	4%	21%
Part-time, part year employment	40,500	11,200	32%	34%	28%
No employment in 1995	32,500	17,200	26%	52%	53%
Sources of income (non-elderly economic families)					
Average total income	$58,200	$14,200			
Average earnings	$54,100	$11,000			
Average government transfers	$4,900	$5,600			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		4,000			
Average poverty gap		$14,400			
Average market gap**		$17,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.43

Coquitlam

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**11,300**	**4,400**	**100%**	**100%**	**39%**
Non-elderly women	3,900	1,600	35%	36%	40%
Non-elderly men	5,400	1,800	48%	41%	33%
Elderly women	1,500	900	13%	20%	59%
Elderly men	400	100	4%	3%	32%
Economic Families	**27,400**	**5,300**	**100%**	**100%**	**19%**
Couples with no children < 18	12,100	1,500	44%	28%	12%
Couples with children < 18	11,500	2,200	42%	43%	20%
Lone-parent families < 18	2,200	1,200	8%	23%	56%
Other families	1,700	300	6%	6%	20%
Non-elderly family	24,000	4,600	87%	88%	19%
Elderly family	3,500	600	13%	12%	18%
Children 0-17 in families	**24,700**	**6,400**	**100%**	**100%**	**26%**
Aged 0-5	7,900	2,000	32%	31%	26%
Aged 6-17	16,800	4,400	68%	69%	26%
All persons	**100,200**	**22,300**	**100%**	**100%**	**22%**
Aged 0-14	21,000	5,600	21%	25%	26%
Aged 15-24	13,600	3,600	14%	16%	26%
Aged 25-34	16,700	3,400	17%	15%	20%
Aged 35-44	19,000	4,000	19%	18%	21%
Aged 45-54	13,900	2,100	14%	10%	15%
Aged 55-64	8,100	1,500	8%	7%	19%
Aged 65-74	5,200	1,200	5%	5%	24%
Aged 75+	2,800	900	3%	4%	33%
Females	50,400	12,100	50%	54%	24%
Males	49,800	10,300	50%	46%	21%
Population groups (all persons)*	**100,200**	**22,300**	**100%**	**100%**	**22%**
Recent immigrants	11,300	6,900	11%	31%	62%
Visible minorities	27,700	10,800	28%	49%	39%
Aboriginal identity	1,200	400	1%	2%	30%
With disabilities	8,100	2,600	8%	11%	32%
Education level (aged 15-64)	**71,300**	**14,600**	**100%**	**100%**	**21%**
Post-secondary certificate	27,900	4,600	39%	31%	16%
Secondary	19,400	3,900	27%	26%	20%
Less than secondary	24,000	6,200	34%	42%	26%
Employment activity (aged 15-64)	**71,300**	**14,600**	**100%**	**100%**	**21%**
Full-time, full year employment	29,700	1,800	42%	12%	6%
Part-time, full year employment	4,500	800	6%	5%	18%
Part-time, part year employment	21,200	4,800	30%	33%	23%
No employment in 1995	16,000	7,300	22%	50%	45%
Sources of income (non-elderly economic families)					
Average total income	$65,400	$14,100			
Average earnings	$60,800	$10,500			
Average government transfers	$4,500	$5,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,100			
Average poverty gap		$14,400			
Average market gap**		$17,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.44

Saanich

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	15,000	5,300	100%	100%	35%
Non-elderly women	5,100	2,100	34%	39%	41%
Non-elderly men	5,600	2,100	37%	40%	38%
Elderly women	3,400	900	23%	17%	27%
Elderly men	900	200	6%	4%	20%
Economic Families	28,800	2,500	100%	100%	9%
Couples with no children < 18	15,100	600	52%	23%	4%
Couples with children < 18	9,500	700	33%	29%	8%
Lone-parent families < 18	2,500	1,000	9%	41%	41%
Other families	1,700	200	6%	7%	10%
Non-elderly family	21,900	2,300	76%	93%	11%
Elderly family	6,900	200	24%	7%	3%
Children 0-17 in families	20,800	3,100	100%	100%	15%
Aged 0-5	6,200	1,100	30%	37%	18%
Aged 6-17	14,600	1,900	70%	63%	13%
All persons	100,100	12,900	100%	100%	13%
Aged 0-14	17,400	2,800	17%	22%	16%
Aged 15-24	13,400	2,800	13%	22%	21%
Aged 25-34	13,600	2,200	14%	17%	17%
Aged 35-44	16,200	1,700	16%	13%	11%
Aged 45-54	13,900	1,000	14%	8%	7%
Aged 55-64	9,300	900	9%	7%	10%
Aged 65-74	9,300	600	9%	5%	6%
Aged 75+	7,000	700	7%	6%	11%
Females	52,000	7,400	52%	57%	14%
Males	48,000	5,500	48%	43%	11%
Population groups (all persons)*	100,100	12,900	100%	100%	13%
Recent immigrants	2,400	700	2%	6%	31%
Visible minorities	11,300	2,100	11%	16%	19%
Aboriginal identity	1,100	300	1%	2%	28%
With disabilities	10,700	2,100	11%	16%	20%
Education level (aged 15-64)	66,400	8,700	100%	100%	13%
Post-secondary certificate	28,600	2,600	43%	29%	9%
Secondary	17,600	2,900	26%	33%	17%
Less than secondary	20,200	3,300	30%	37%	16%
Employment activity (aged 15-64)	66,400	8,700	100%	100%	13%
Full-time, full year employment	26,600	1,100	40%	13%	4%
Part-time, full year employment	5,400	700	8%	8%	13%
Part-time, part year employment	21,800	3,600	33%	41%	17%
No employment in 1995	12,600	3,300	19%	38%	26%
Sources of income (non-elderly economic families)					
Average total income	$67,600	$13,600			
Average earnings	$57,700	$9,500			
Average government transfers	$4,900	$6,300			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		700			
Average poverty gap		$9,100			
Average market gap**		$12,400			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B4.45

Victoria

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**26,200**	**10,300**	**100%**	**100%**	**39%**
Non-elderly women	9,100	3,900	35%	38%	42%
Non-elderly men	10,200	4,300	39%	42%	42%
Elderly women	5,400	1,700	20%	17%	32%
Elderly men	1,500	400	6%	3%	24%
Economic Families	**17,200**	**2,700**	**100%**	**100%**	**16%**
Couples with no children < 18	9,700	800	57%	29%	8%
Couples with children < 18	3,600	500	21%	19%	15%
Lone-parent families < 18	2,400	1,200	14%	44%	51%
Other families	1,500	200	9%	7%	13%
Non-elderly family	13,400	2,600	78%	94%	19%
Elderly family	3,900	200	22%	6%	4%
Children 0-17 in families	**9,300**	**2,900**	**100%**	**100%**	**31%**
Aged 0-5	3,500	1,300	38%	45%	37%
Aged 6-17	5,800	1,600	62%	55%	27%
All persons	**70,500**	**17,700**	**100%**	**100%**	**25%**
Aged 0-14	8,100	2,700	11%	15%	33%
Aged 15-24	9,700	4,100	14%	23%	42%
Aged 25-34	14,400	3,700	20%	21%	26%
Aged 35-44	11,200	2,400	16%	14%	21%
Aged 45-54	8,700	1,500	12%	9%	18%
Aged 55-64	5,000	1,000	7%	6%	21%
Aged 65-74	6,100	900	9%	5%	14%
Aged 75+	7,500	1,400	11%	8%	19%
Females	37,800	9,900	54%	56%	26%
Males	32,700	7,800	46%	44%	24%
Population groups (all persons)*	**70,500**	**17,700**	**100%**	**100%**	**25%**
Recent immigrants	2,200	800	3%	4%	35%
Visible minorities	6,000	1,900	8%	11%	32%
Aboriginal identity	1,800	900	3%	5%	51%
With disabilities	11,100	3,900	16%	22%	35%
Education level (aged 15-64)	**48,900**	**12,700**	**100%**	**100%**	**26%**
Post-secondary certificate	22,100	4,100	45%	32%	18%
Secondary	12,200	3,700	25%	29%	31%
Less than secondary	14,600	4,900	30%	39%	34%
Employment activity (aged 15-64)	**48,900**	**12,700**	**100%**	**100%**	**26%**
Full-time, full year employment	18,800	1,300	38%	10%	7%
Part-time, full year employment	2,800	700	6%	5%	23%
Part-time, part year employment	18,200	5,900	37%	46%	33%
No employment in 1995	9,100	4,800	19%	38%	53%
Sources of income (non-elderly economic families)					
Average total income	$51,200	$13,200			
Average earnings	$45,500	$8,300			
Average government transfers	$4,900	$7,500			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		700			
Average poverty gap		$8,200			
Average market gap**		$13,600			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.1

Canada urban non-CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	659,400	266,200	100%	100%	40%
Non-elderly women	198,500	93,700	30%	35%	47%
Non-elderly men	251,900	93,400	38%	35%	37%
Elderly women	159,700	64,400	24%	24%	40%
Elderly men	49,200	14,600	7%	5%	30%
Economic Families	1,462,500	203,600	100%	100%	14%
Couples with no children < 18	675,900	48,000	46%	24%	7%
Couples with children < 18	551,000	58,900	38%	29%	11%
Lone-parent families < 18	146,900	79,800	10%	39%	54%
Other families	88,800	16,900	6%	8%	19%
Non-elderly family	1,203,200	190,400	82%	94%	16%
Elderly family	259,400	13,200	18%	6%	5%
Children 0-17 in families	1,278,600	252,700	100%	100%	20%
Aged 0-5	403,900	97,600	32%	39%	24%
Aged 6-17	874,700	155,100	68%	61%	18%
All persons	5,127,300	879,500	100%	100%	17%
Aged 0-14	1,079,400	226,500	21%	26%	21%
Aged 15-24	706,800	155,500	14%	18%	22%
Aged 25-34	749,700	134,700	15%	15%	18%
Aged 35-44	854,700	117,700	17%	13%	14%
Aged 45-54	648,700	77,800	13%	9%	12%
Aged 55-64	442,800	71,100	9%	8%	16%
Aged 65-74	390,400	48,200	8%	5%	12%
Aged 75+	254,900	48,100	5%	5%	19%
Females	2,619,300	498,200	51%	57%	19%
Males	2,508,000	381,300	49%	43%	15%
Population groups (all persons)*	5,127,300	879,500	100%	100%	17%
Recent immigrants	44,200	12,900	1%	1%	29%
Visible minorities	150,500	32,600	3%	4%	22%
Aboriginal identity	132,700	56,800	3%	6%	43%
With disabilities	577,300	164,700	11%	19%	29%
Education level (aged 15-64)	3,402,600	556,700	100%	100%	16%
Post-secondary certificate	1,045,200	100,100	31%	18%	10%
Secondary	850,800	128,400	25%	23%	15%
Less than secondary	1,506,600	328,200	44%	59%	22%
Employment activity (aged 15-64)	3,402,600	556,700	100%	100%	16%
Full-time, full year employment	1,293,000	68,300	38%	12%	5%
Part-time, full year employment	229,200	29,900	7%	5%	13%
Part-time, part year employment	1,098,600	191,600	32%	34%	17%
No employment in 1995	781,800	266,900	23%	48%	34%
Sources of income (non-elderly economic families)					
Average total income	$54,800	$12,300			
Average earnings	$49,100	$7,600			
Average government transfers	$5,400	$7,100			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		66,600			
Average poverty gap		$9,100			
Average market gap**		$13,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.2

Newfoundland urban non-CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	7,300	3,100	100%	100%	42%
Non-elderly women	2,500	1,200	34%	40%	49%
Non-elderly men	2,700	1,000	37%	31%	36%
Elderly women	1,700	700	23%	24%	44%
Elderly men	500	200	7%	5%	32%
Economic Families	30,000	5,300	100%	100%	18%
Couples with no children < 18	13,000	1,200	43%	23%	9%
Couples with children < 18	12,700	1,900	42%	35%	15%
Lone-parent families < 18	2,400	1,600	8%	31%	68%
Other families	1,900	600	6%	11%	29%
Non-elderly family	25,500	4,900	85%	92%	19%
Elderly family	4,500	400	15%	8%	9%
Children 0-17 in families	25,400	5,900	100%	100%	23%
Aged 0-5	7,100	2,000	28%	33%	28%
Aged 6-17	18,200	4,000	72%	67%	22%
All persons	103,400	19,300	100%	100%	19%
Aged 0-14	20,900	5,300	20%	28%	25%
Aged 15-24	16,800	3,500	16%	18%	21%
Aged 25-34	16,100	3,200	16%	17%	20%
Aged 35-44	17,800	2,700	17%	14%	15%
Aged 45-54	14,000	1,700	14%	9%	12%
Aged 55-64	8,300	1,500	8%	8%	17%
Aged 65-74	6,100	700	6%	4%	12%
Aged 75+	3,500	600	3%	3%	18%
Females	52,700	10,800	51%	56%	21%
Males	50,700	8,500	49%	44%	17%
Population groups (all persons)*	103,400	19,300	100%	100%	19%
Recent immigrants	400	100	0%	0%	16%
Visible minorities	800	100	1%	1%	14%
Aboriginal identity	3,800	900	4%	4%	23%
With disabilities	9,400	2,800	9%	14%	30%
Education level (aged 15-64)	73,000	12,600	100%	100%	17%
Post-secondary certificate	23,600	2,000	32%	16%	9%
Secondary	14,400	2,300	20%	18%	16%
Less than secondary	35,000	8,300	48%	66%	24%
Employment activity (aged 15-64)	73,000	12,600	100%	100%	17%
Full-time, full year employment	23,800	1,000	33%	8%	4%
Part-time, full year employment	2,600	300	4%	3%	13%
Part-time, part year employment	24,000	3,600	33%	29%	15%
No employment in 1995	22,600	7,700	31%	61%	34%
Sources of income (non-elderly economic families)					
Average total income	$50,100	$12,000			
Average earnings	$45,200	$7,400			
Average government transfers	$6,900	$8,000			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,800			
Average poverty gap		$9,100			
Average market gap**		$14,000			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.3

Prince Edward Island urban non-CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	7,600	3,300	100%	100%	**44%**
Non-elderly women	2,500	1,200	33%	35%	47%
Non-elderly men	2,700	1,000	36%	31%	37%
Elderly women	2,000	1,000	26%	29%	48%
Elderly men	400	200	5%	5%	42%
Economic Families	14,200	2,300	100%	100%	**16%**
Couples with no children < 18	6,100	500	43%	19%	7%
Couples with children < 18	4,900	500	35%	22%	10%
Lone-parent families < 18	1,900	1,100	13%	49%	61%
Other families	1,300	200	9%	10%	19%
Non-elderly family	11,800	2,200	83%	93%	18%
Elderly family	2,300	200	17%	7%	7%
Children 0-17 in families	12,100	3,000	100%	100%	**25%**
Aged 0-5	3,700	1,100	31%	38%	30%
Aged 6-17	8,400	1,900	69%	62%	22%
All persons	51,300	10,400	100%	100%	**20%**
Aged 0-14	10,300	2,700	20%	26%	26%
Aged 15-24	7,900	1,900	15%	19%	25%
Aged 25-34	7,700	1,700	15%	16%	21%
Aged 35-44	7,900	1,100	15%	10%	14%
Aged 45-54	6,700	800	13%	8%	12%
Aged 55-64	4,400	800	9%	8%	18%
Aged 65-74	3,500	600	7%	5%	16%
Aged 75+	2,900	800	6%	8%	28%
Females	27,100	6,200	53%	60%	23%
Males	24,200	4,200	47%	40%	17%
Population groups (all persons)*	51,300	10,400	100%	100%	**20%**
Recent immigrants	300	200	1%	2%	57%
Visible minorities	1,200	400	2%	4%	31%
Aboriginal identity	400	200	1%	2%	49%
With disabilities	6,500	2,200	13%	21%	34%
Education level (aged 15-64)	34,600	6,300	100%	100%	**18%**
Post-secondary certificate	13,200	1,300	38%	21%	10%
Secondary	7,100	1,300	21%	20%	18%
Less than secondary	14,300	3,700	41%	59%	26%
Employment activity (aged 15-64)	34,600	6,300	100%	100%	**18%**
Full-time, full year employment	13,500	800	39%	13%	6%
Part-time, full year employment	2,300	300	7%	5%	12%
Part-time, part year employment	12,100	2,500	35%	40%	21%
No employment in 1995	6,700	2,700	19%	43%	40%
Sources of income (non-elderly economic families)					
Average total income	$51,500	$14,000			
Average earnings	$43,200	$7,800			
Average government transfers	$6,300	$7,900			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		500			
Average poverty gap		$8,100			
Average market gap**		$13,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.4

Nova Scotia urban non-CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**18,700**	**7,300**	**100%**	**100%**	**39%**
Non-elderly women	4,900	2,200	26%	31%	46%
Non-elderly men	6,300	2,400	34%	33%	39%
Elderly women	5,700	2,100	30%	29%	37%
Elderly men	1,800	500	10%	7%	30%
Economic Families	**50,000**	**8,000**	**100%**	**100%**	**16%**
Couples with no children < 18	23,400	1,900	47%	24%	8%
Couples with children < 18	18,300	2,300	37%	28%	12%
Lone-parent families < 18	4,800	3,000	10%	37%	63%
Other families	3,500	900	7%	11%	24%
Non-elderly family	41,300	7,500	83%	93%	18%
Elderly family	8,700	600	17%	7%	6%
Children 0-17 in families	**42,100**	**9,600**	**100%**	**100%**	**23%**
Aged 0-5	12,800	3,600	30%	38%	28%
Aged 6-17	29,300	6,000	70%	62%	20%
All persons	**172,200**	**31,700**	**100%**	**100%**	**18%**
Aged 0-14	35,800	8,600	21%	27%	24%
Aged 15-24	23,000	5,200	13%	16%	23%
Aged 25-34	25,200	4,700	15%	15%	19%
Aged 35-44	28,500	4,500	17%	14%	16%
Aged 45-54	22,200	2,900	13%	9%	13%
Aged 55-64	15,200	2,600	9%	8%	17%
Aged 65-74	12,400	1,500	7%	5%	12%
Aged 75+	9,600	1,700	6%	5%	18%
Females	88,100	18,000	51%	57%	20%
Males	84,100	13,700	49%	43%	16%
Population groups (all persons)*	**172,200**	**31,700**	**100%**	**100%**	**18%**
Recent immigrants	500	100	0%	0%	24%
Visible minorities	3,600	1,000	2%	3%	29%
Aboriginal identity	1,200	400	1%	1%	35%
With disabilities	23,900	6,900	14%	22%	29%
Education level (aged 15-64)	**114,300**	**19,800**	**100%**	**100%**	**17%**
Post-secondary certificate	34,900	3,500	31%	18%	10%
Secondary	20,500	3,100	18%	16%	15%
Less than secondary	58,900	13,200	51%	66%	22%
Employment activity (aged 15-64)	**114,300**	**19,800**	**100%**	**100%**	**17%**
Full-time, full year employment	40,200	2,400	35%	12%	6%
Part-time, full year employment	6,300	1,000	6%	5%	15%
Part-time, part year employment	37,600	6,700	33%	34%	18%
No employment in 1995	30,100	9,800	26%	49%	33%
Sources of income (non-elderly economic families)					
Average total income	$45,700	$11,600			
Average earnings	$38,900	$6,700			
Average government transfers	$5,900	$6,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,400			
Average poverty gap		$8,300			
Average market gap**		$12,300			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.5

New Brunswick urban non-CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	31,800	13,900	100%	100%	44%
Non-elderly women	11,200	5,500	35%	40%	49%
Non-elderly men	11,400	4,600	36%	33%	40%
Elderly women	7,300	3,200	23%	23%	45%
Elderly men	2,000	600	6%	4%	29%
Economic Families	65,500	10,000	100%	100%	15%
Couples with no children < 18	31,100	2,700	48%	26%	9%
Couples with children < 18	23,300	2,800	36%	28%	12%
Lone-parent families < 18	6,000	3,500	9%	35%	58%
Other families	5,100	1,100	8%	11%	22%
Non-elderly family	54,200	9,100	83%	91%	17%
Elderly family	11,300	900	17%	9%	8%
Children 0-17 in families	50,500	10,500	100%	100%	21%
Aged 0-5	16,200	4,000	32%	38%	24%
Aged 6-17	34,300	6,500	68%	62%	19%
All persons	229,000	43,100	100%	100%	19%
Aged 0-14	42,700	9,200	19%	21%	22%
Aged 15-24	33,800	9,300	15%	22%	28%
Aged 25-34	37,700	7,000	16%	16%	19%
Aged 35-44	37,200	5,600	16%	13%	15%
Aged 45-54	29,900	3,700	13%	9%	12%
Aged 55-64	19,500	3,200	9%	7%	16%
Aged 65-74	16,200	2,400	7%	5%	15%
Aged 75+	12,000	2,700	5%	6%	22%
Females	119,100	25,000	52%	58%	21%
Males	110,000	18,200	48%	42%	17%
Population groups (all persons)*	229,000	43,100	100%	100%	19%
Recent immigrants	1,300	400	1%	1%	33%
Visible minorities	4,000	1,400	2%	3%	36%
Aboriginal identity	1,700	800	1%	2%	48%
With disabilities	26,700	8,500	12%	20%	32%
Education level (aged 15-64)	158,100	28,900	100%	100%	18%
Post-secondary certificate	59,200	6,500	37%	22%	11%
Secondary	41,500	8,300	26%	29%	20%
Less than secondary	57,500	14,100	36%	49%	24%
Employment activity (aged 15-64)	158,100	28,900	100%	100%	18%
Full-time, full year employment	63,700	3,800	40%	13%	6%
Part-time, full year employment	9,000	1,600	6%	5%	18%
Part-time, part year employment	51,600	11,300	33%	39%	22%
No employment in 1995	33,900	12,200	21%	42%	36%
Sources of income (non-elderly economic families)					
Average total income	$52,900	$11,900			
Average earnings	$46,800	$7,800			
Average government transfers	$5,100	$6,400			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		3,400			
Average poverty gap		$9,300			
Average market gap**		$13,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.6

Quebec urban non-CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**130,500**	**63,400**	**100%**	**100%**	**49%**
Non-elderly women	43,800	22,600	34%	36%	52%
Non-elderly men	50,800	22,100	39%	35%	43%
Elderly women	27,200	15,200	21%	24%	56%
Elderly men	8,700	3,500	7%	6%	40%
Economic Families	**267,800**	**44,800**	**100%**	**100%**	**17%**
Couples with no children < 18	121,400	12,800	45%	29%	11%
Couples with children < 18	98,700	11,800	37%	26%	12%
Lone-parent families < 18	28,200	15,500	11%	35%	55%
Other families	19,500	4,600	7%	10%	24%
Non-elderly family	223,200	40,700	83%	91%	18%
Elderly family	44,600	4,100	17%	9%	9%
Children 0-17 in families	**214,800**	**44,900**	**100%**	**100%**	**21%**
Aged 0-5	65,500	16,100	30%	36%	25%
Aged 6-17	149,300	28,700	70%	64%	19%
All persons	**924,900**	**188,900**	**100%**	**100%**	**20%**
Aged 0-14	174,200	38,500	19%	20%	22%
Aged 15-24	130,300	28,700	14%	15%	22%
Aged 25-34	128,900	27,000	14%	14%	21%
Aged 35-44	163,700	28,600	18%	15%	17%
Aged 45-54	131,900	22,100	14%	12%	17%
Aged 55-64	86,700	19,700	9%	10%	23%
Aged 65-74	71,900	14,300	8%	8%	20%
Aged 75+	37,300	10,000	4%	5%	27%
Females	473,100	107,300	51%	57%	23%
Males	451,700	81,700	49%	43%	18%
Population groups (all persons)*	**924,900**	**188,900**	**100%**	**100%**	**20%**
Recent immigrants	2,100	600	0%	0%	28%
Visible minorities	5,200	1,400	1%	1%	27%
Aboriginal identity	5,600	2,500	1%	1%	44%
With disabilities	72,100	28,900	8%	15%	40%
Education level (aged 15-64)	**641,500**	**126,100**	**100%**	**100%**	**20%**
Post-secondary certificate	174,100	17,800	27%	14%	10%
Secondary	177,400	30,000	28%	24%	17%
Less than secondary	290,000	78,300	45%	62%	27%
Employment activity (aged 15-64)	**641,500**	**126,100**	**100%**	**100%**	**20%**
Full-time, full year employment	220,300	13,700	34%	11%	6%
Part-time, full year employment	34,300	5,000	5%	4%	15%
Part-time, part year employment	202,900	35,400	32%	28%	17%
No employment in 1995	184,100	71,900	29%	57%	39%
Sources of income (non-elderly economic families)					
Average total income	$48,700	$11,300			
Average earnings	$44,100	$7,000			
Average government transfers	$5,500	$6,600			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		15,400			
Average poverty gap		$9,400			
Average market gap**		$13,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.7

Ontario urban non-CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached individuals	**216,400**	**81,500**	**100%**	**100%**	**38%**
Non-elderly women	61,900	27,400	29%	34%	44%
Non-elderly men	75,500	27,800	35%	34%	37%
Elderly women	61,500	21,600	28%	27%	35%
Elderly men	17,600	4,600	8%	6%	26%
Economic Families	**509,700**	**63,800**	**100%**	**100%**	**13%**
Couples with no children < 18	237,900	14,100	47%	22%	6%
Couples with children < 18	191,600	18,900	38%	30%	10%
Lone-parent families < 18	49,500	26,100	10%	41%	53%
Other families	30,700	4,700	6%	7%	15%
Non-elderly family	414,200	60,400	81%	95%	15%
Elderly family	95,600	3,400	19%	5%	4%
Children 0-17 in families	**447,100**	**83,000**	**100%**	**100%**	**19%**
Aged 0-5	144,900	33,100	32%	40%	23%
Aged 6-17	302,300	49,900	68%	60%	17%
All persons	**1,784,300**	**275,400**	**100%**	**100%**	**15%**
Aged 0-14	381,200	75,200	21%	27%	20%
Aged 15-24	236,500	47,500	13%	17%	20%
Aged 25-34	259,900	42,600	15%	15%	16%
Aged 35-44	289,800	35,900	16%	13%	12%
Aged 45-54	219,500	22,400	12%	8%	10%
Aged 55-64	156,600	21,300	9%	8%	14%
Aged 65-74	145,300	14,900	8%	5%	10%
Aged 75+	95,500	15,600	5%	6%	16%
Females	917,100	157,000	51%	57%	17%
Males	867,200	118,400	49%	43%	14%
Population groups (all persons)*	**1,784,300**	**275,400**	**100%**	**100%**	**15%**
Recent immigrants	16,700	4,800	1%	2%	29%
Visible minorities	48,900	10,800	3%	4%	22%
Aboriginal identity	27,800	10,900	2%	4%	39%
With disabilities	228,500	58,800	13%	21%	26%
Education level (aged 15-64)	**1,162,300**	**169,600**	**100%**	**100%**	**15%**
Post-secondary certificate	374,300	32,000	32%	19%	9%
Secondary	300,500	40,300	26%	24%	13%
Less than secondary	487,400	97,300	42%	57%	20%
Employment activity (aged 15-64)	**1,162,300**	**169,600**	**100%**	**100%**	**15%**
Full-time, full year employment	471,900	20,600	41%	12%	4%
Part-time, full year employment	91,800	10,900	8%	6%	12%
Part-time, part year employment	336,500	53,900	29%	32%	16%
No employment in 1995	262,100	84,200	23%	50%	32%
Sources of income (non-elderly economic families)					
Average total income	$57,400	$12,600			
Average earnings	$51,500	$7,400			
Average government transfers	$5,600	$7,800			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		20,000			
Average poverty gap		$9,000			
Average market gap**		$14,000			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.8

Manitoba urban non-CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**17,400**	**7,200**	**100%**	**100%**	**41%**
Non-elderly women	4,900	2,400	28%	33%	48%
Non-elderly men	6,200	2,200	35%	30%	35%
Elderly women	5,000	2,200	29%	31%	44%
Elderly men	1,300	500	7%	6%	36%
Economic Families	**34,000**	**5,000**	**100%**	**100%**	**15%**
Couples with no children < 18	15,400	800	45%	17%	5%
Couples with children < 18	12,700	1,500	37%	30%	12%
Lone-parent families < 18	3,900	2,300	11%	46%	58%
Other families	2,000	400	6%	7%	19%
Non-elderly family	27,900	4,700	82%	95%	17%
Elderly family	6,100	200	18%	5%	4%
Children 0-17 in families	**31,400**	**7,700**	**100%**	**100%**	**25%**
Aged 0-5	10,500	3,500	33%	45%	33%
Aged 6-17	20,900	4,300	67%	55%	20%
All persons	**121,600**	**23,200**	**100%**	**100%**	**19%**
Aged 0-14	26,800	7,100	22%	31%	26%
Aged 15-24	18,300	4,700	15%	20%	26%
Aged 25-34	18,100	3,700	15%	16%	20%
Aged 35-44	18,400	2,000	15%	9%	11%
Aged 45-54	14,000	1,400	12%	6%	10%
Aged 55-64	9,300	1,300	8%	6%	14%
Aged 65-74	8,800	1,100	7%	5%	12%
Aged 75+	7,900	1,900	6%	8%	24%
Females	62,800	13,400	52%	58%	21%
Males	58,800	9,800	48%	42%	17%
Population groups (all persons)*	**121,600**	**23,200**	**100%**	**100%**	**19%**
Recent immigrants	900	400	1%	2%	41%
Visible minorities	2,400	500	2%	2%	19%
Aboriginal identity	12,800	6,700	11%	29%	52%
With disabilities	14,000	4,300	11%	18%	31%
Education level (aged 15-64)	**78,100**	**13,100**	**100%**	**100%**	**17%**
Post-secondary certificate	21,800	2,100	28%	16%	10%
Secondary	17,100	2,900	22%	22%	17%
Less than secondary	39,200	8,100	50%	62%	21%
Employment activity (aged 15-64)	**78,100**	**13,100**	**100%**	**100%**	**17%**
Full-time, full year employment	33,900	2,200	43%	17%	7%
Part-time, full year employment	6,100	900	8%	7%	14%
Part-time, part year employment	23,900	5,000	31%	38%	21%
No employment in 1995	14,100	5,000	18%	38%	36%
Sources of income (non-elderly economic families)					
Average total income	$53,700	$12,900			
Average earnings	$48,300	$8,800			
Average government transfers	$4,400	$6,600			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		1,600			
Average poverty gap		$9,200			
Average market gap**		$13,200			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.9

Saskatchewan urban non-CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**22,500**	**9,600**	**100%**	**100%**	**42%**
Non-elderly women	5,900	3,000	26%	31%	50%
Non-elderly men	7,300	2,700	33%	28%	37%
Elderly women	7,200	3,100	32%	32%	43%
Elderly men	2,200	800	10%	8%	37%
Economic Families	40,400	6,400	100%	100%	**16%**
Couples with no children < 18	18,200	1,000	45%	15%	5%
Couples with children < 18	15,100	1,900	37%	30%	12%
Lone-parent families < 18	4,900	3,100	12%	48%	63%
Other families	2,200	500	5%	7%	21%
Non-elderly family	32,000	6,100	79%	95%	19%
Elderly family	8,400	300	21%	5%	4%
Children 0-17 in families	**38,900**	**10,000**	100%	**100%**	**26%**
Aged 0-5	12,800	4,400	33%	44%	34%
Aged 6-17	26,200	5,600	67%	56%	21%
All persons	**147,100**	**30,400**	100%	**100%**	**21%**
Aged 0-14	33,300	9,200	23%	30%	28%
Aged 15-24	21,400	6,000	15%	20%	28%
Aged 25-34	20,600	4,200	14%	14%	20%
Aged 35-44	21,800	3,100	15%	10%	14%
Aged 45-54	14,900	1,900	10%	6%	12%
Aged 55-64	11,400	1,800	8%	6%	16%
Aged 65-74	12,100	1,500	8%	5%	13%
Aged 75+	11,600	2,800	8%	9%	24%
Females	76,500	17,800	52%	59%	23%
Males	70,600	12,600	48%	41%	18%
Population groups (all persons)*	**147,100**	**30,400**	**100%**	**100%**	**21%**
Recent immigrants	600	200	0%	1%	28%
Visible minorities	2,600	600	2%	2%	21%
Aboriginal identity	15,300	8,400	10%	28%	55%
With disabilities	18,700	6,100	13%	20%	32%
Education level (aged 15-64)	**90,100**	**16,900**	**100%**	**100%**	**19%**
Post-secondary certificate	24,600	2,500	27%	14%	10%
Secondary	18,400	3,100	20%	18%	17%
Less than secondary	47,100	11,400	52%	67%	24%
Employment activity (aged 15-64)	**90,100**	**16,900**	**100%**	**100%**	**19%**
Full-time, full year employment	37,000	2,500	41%	15%	7%
Part-time, full year employment	6,500	1,000	7%	6%	15%
Part-time, part year employment	29,100	6,200	32%	37%	21%
No employment in 1995	17,400	7,200	19%	43%	41%
Sources of income (non-elderly economic families)					
Average total income	$51,500	$12,400			
Average earnings	$44,700	$8,100			
Average government transfers	$4,700	$6,600			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		2,500			
Average poverty gap		$10,300			
Average market gap**		$14,300			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.10

Alberta urban non-CMA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached Individuals	**60,900**	**21,200**	**100%**	**100%**	**35%**
Non-elderly women	18,600	8,800	31%	42%	48%
Non-elderly men	26,900	8,300	44%	39%	31%
Elderly women	12,000	3,300	20%	15%	27%
Elderly men	3,400	800	6%	4%	22%
Economic Families	**130,500**	**15,700**	**100%**	**100%**	**12%**
Couples with no children < 18	56,300	3,400	43%	22%	6%
Couples with children < 18	55,600	5,300	43%	34%	10%
Lone-parent families < 18	11,800	5,800	9%	37%	49%
Other families	6,700	1,200	5%	8%	18%
Non-elderly family	111,700	15,100	86%	96%	13%
Elderly family	18,700	700	14%	4%	4%
Children 0-17 in families	**129,600**	**21,600**	**100%**	**100%**	**17%**
Aged 0-5	41,300	8,300	32%	38%	20%
Aged 6-17	88,300	13,300	68%	62%	15%
All persons	**471,600**	**71,400**	**100%**	**100%**	**15%**
Aged 0-14	110,700	19,700	23%	28%	18%
Aged 15-24	70,800	16,000	15%	22%	23%
Aged 25-34	76,300	12,000	16%	17%	16%
Aged 35-44	82,500	8,700	17%	12%	11%
Aged 45-54	52,500	5,300	11%	7%	10%
Aged 55-64	32,200	4,800	7%	7%	15%
Aged 65-74	27,400	2,300	6%	3%	8%
Aged 75+	19,200	2,600	4%	4%	13%
Females	236,700	39,800	50%	56%	17%
Males	234,900	31,600	50%	44%	13%
Population groups (all persons)*	**471,600**	**71,400**	**100%**	**100%**	**15%**
Recent immigrants	5,100	1,500	1%	2%	29%
Visible minorities	19,200	4,100	4%	6%	22%
Aboriginal identity	21,500	7,700	5%	11%	36%
With disabilities	47,000	11,700	10%	16%	25%
Education level (aged 15-64)	**314,300**	**46,800**	**100%**	**100%**	**15%**
Post-secondary certificate	92,600	8,700	29%	18%	9%
Secondary	71,400	10,400	23%	22%	15%
Less than secondary	150,300	27,700	48%	59%	18%
Employment activity (aged 15-64)	**314,300**	**46,800**	**100%**	**100%**	**15%**
Full-time, full year employment	130,900	7,900	42%	17%	6%
Part-time, full year employment	21,900	3,000	7%	6%	14%
Part-time, part year employment	109,700	21,500	35%	46%	20%
No employment in 1995	51,800	14,500	16%	31%	28%
Sources of income (non-elderly economic families)					
Average total income	$59,100	$13,000			
Average earnings	$52,300	$8,800			
Average government transfers	$4,000	$5,400			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		5,400			
Average poverty gap		$9,300			
Average market gap**		$12,100			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Table B5.11

British Columbia urban non-CMA

	Total	*Poor*	*Distribution of total*	*Distribution of poor*	*Poverty rate*
Unattached Individuals	**146,300**	**55,900**	**100%**	**100%**	**38%**
Non-elderly women	42,400	19,500	29%	35%	46%
Non-elderly men	62,200	21,400	42%	38%	34%
Elderly women	30,100	12,000	21%	21%	40%
Elderly men	11,600	3,100	8%	5%	26%
Economic Families	**320,500**	**42,300**	**100%**	**100%**	**13%**
Couples with no children < 18	153,000	9,700	48%	23%	6%
Couples with children < 18	118,000	12,100	37%	29%	10%
Lone-parent families < 18	33,600	17,800	10%	42%	53%
Other families	15,900	2,700	5%	6%	17%
Non-elderly family	261,400	39,800	82%	94%	15%
Elderly family	59,100	2,400	18%	6%	4%
Children 0-17 in families	**286,800**	**56,500**	**100%**	**100%**	**20%**
Aged 0-5	89,200	21,500	31%	38%	24%
Aged 6-17	197,600	35,000	69%	62%	18%
All persons	**1,122,000**	**185,800**	**100%**	**100%**	**17%**
Aged 0-14	243,500	51,000	22%	27%	21%
Aged 15-24	148,100	32,600	13%	18%	22%
Aged 25-34	159,100	28,500	14%	15%	18%
Aged 35-44	187,000	25,500	17%	14%	14%
Aged 45-54	143,100	15,700	13%	8%	11%
Aged 55-64	99,100	14,300	9%	8%	14%
Aged 65-74	86,800	8,900	8%	5%	10%
Aged 75+	55,400	9,300	5%	5%	17%
Females	566,200	103,200	50%	56%	18%
Males	555,800	82,600	50%	44%	15%
Population groups (all persons)*	**1,122,000**	**185,800**	**100%**	**100%**	**17%**
Recent immigrants	16,400	4,700	1%	3%	29%
Visible minorities	62,600	12,200	6%	7%	19%
Aboriginal identity	42,700	18,500	4%	10%	43%
With disabilities	130,500	34,600	12%	19%	27%
Education level (aged 15-64)	**736,300**	**116,600**	**100%**	**100%**	**16%**
Post-secondary certificate	226,900	23,800	31%	20%	10%
Secondary	182,500	26,700	25%	23%	15%
Less than secondary	326,900	66,100	44%	57%	20%
Employment activity (aged 15-64)	**736,300**	**116,600**	**100%**	**100%**	**16%**
Full-time, full year employment	257,800	13,400	35%	11%	5%
Part-time, full year employment	48,400	6,000	7%	5%	12%
Part-time, part year employment	271,200	45,500	37%	39%	17%
No employment in 1995	159,000	51,700	22%	44%	33%
Sources of income (non-elderly economic families)					
Average total income	$56,900	$12,600			
Average earnings	$51,200	$7,500			
Average government transfers	$5,600	$7,400			
Income deficiency (non-elderly economic families)					
Number with incomes < .5 of LICO		13,500			
Average poverty gap		$9,000			
Average market gap**		$13,500			

* Population groups not mutually exclusive. **Market gap based on income of market-poor families.

Notes: see Glossary for definitions of terms. A margin of error may be present due to rounding of figures. Percentages based on unrounded figures.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

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Author Kevin K. Lee has been a research associate with the CCSD since 1996. A native of Vancouver, he completed his Masters in City Planning at the University of Manitoba.

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